

**Fill in this information to identify your case:**

United States Bankruptcy Court for the:

**WESTERN DIST. OF NORTH CAROLINA**

Case number (if known): \_\_\_\_\_ Chapter you are filing under:

- ☒ Chapter 7  
☐ Chapter 11  
☐ Chapter 12  
☐ Chapter 13

☐ Check if this is an amended filing

Official Form 101

**Voluntary Petition for Individuals Filing for Bankruptcy**

04/20

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together--called a joint case--and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Identify Yourself**

|  | About Debtor 1:  | About Debtor 2 (Spouse Only in a Joint Case):  |
|--|--|--|
| <b>1. Your full name</b><br><br>Write the name that is on your government-issued picture identification (for example, your driver's license or passport).<br><br>Bring your picture identification to your meeting with the trustee. | <b>Anthony</b><br>_____<br>First Name<br><b>Matthew</b><br>_____<br>Middle Name<br><b>Herbert</b><br>_____<br>Last Name<br>_____<br>Suffix (Sr., Jr., II, III) | _____<br>First Name<br>_____<br>Middle Name<br>_____<br>Last Name<br>_____<br>Suffix (Sr., Jr., II, III) |
| <b>2. All other names you have used in the last 8 years</b><br><br>Include your married or maiden names.   | <b>Anthony</b><br>_____<br>First Name<br>_____<br>Middle Name<br><b>Herbert</b><br>_____<br>Last Name<br>_____<br>Suffix (Sr., Jr., II, III)                   | _____<br>First Name<br>_____<br>Middle Name<br>_____<br>Last Name<br>_____<br>Suffix (Sr., Jr., II, III) |
|  | <b>Anthony</b><br>_____<br>First Name<br><b>M</b><br>_____<br>Middle Name<br><b>Herbert</b><br>_____<br>Last Name<br>_____<br>Suffix (Sr., Jr., II, III)       | _____<br>First Name<br>_____<br>Middle Name<br>_____<br>Last Name<br>_____<br>Suffix (Sr., Jr., II, III) |
|  | <b>Tony</b><br>_____<br>First Name<br>_____<br>Middle Name<br><b>Herbert</b><br>_____<br>Last Name<br>_____<br>Suffix (Sr., Jr., II, III)                      | _____<br>First Name<br>_____<br>Middle Name<br>_____<br>Last Name<br>_____<br>Suffix (Sr., Jr., II, III) |

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**About Debtor 1:**

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx - xx - 0 6 6 2  
OR  
9xx - xx - \_\_\_\_\_

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

Include trade names and doing business as names

☐ I have not used any business names or EINs.

**Carolina Remodeling Services Corp.**

Business name

Business name

Business name

4 7 - 3 0 7 1 9 3 6  
EIN

EIN - \_\_\_\_\_

5. Where you live

**2104 Bluestone Court**

Number Street

**Waxhaw NC 28173**

City State ZIP Code

**Union**

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City State ZIP Code

6. Why you are choosing this district to file for bankruptcy

*Check one:*

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.  
(See 28 U.S.C. § 1408.)

**About Debtor 2 (Spouse Only in a Joint Case):**

xxx - xx - \_\_\_\_\_  
OR  
9xx - xx - \_\_\_\_\_

☐ I have not used any business names or EINs.

Business name

Business name

Business name

\_\_\_\_\_-\_\_\_\_\_  
EIN

\_\_\_\_\_-\_\_\_\_\_  
EIN

**If Debtor 2 lives at a different address:**

Number Street

City State ZIP Code

County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City State ZIP Code

*Check one:*

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.  
(See 28 U.S.C. § 1408.)

Debtor 1 Anthony Matthew Herbert Case number (if known) \_\_\_\_\_

**Part 2: Tell the Court About Your Bankruptcy Case**

7. **The chapter of the Bankruptcy Code you are choosing to file under**
- Check one:* (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.
- ☒ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
8. **How you will pay the fee**
- ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.
9. **Have you filed for bankruptcy within the last 8 years?**
- ☒ No
- ☐ Yes.
- District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY
- District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY
- District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**
- ☒ No
- ☐ Yes.
- Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_
- District \_\_\_\_\_ When \_\_\_\_\_ Case number, \_\_\_\_\_  
MM / DD / YYYY if known
- Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_
- District \_\_\_\_\_ When \_\_\_\_\_ Case number, \_\_\_\_\_  
MM / DD / YYYY if known
11. **Do you rent your residence?**
- ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 Anthony Matthew Herbert Case number (if known) \_\_\_\_\_

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

12. Are you a sole proprietor of any full- or part-time business?
- ☒ No. Go to Part 4.
- ☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

Name of business, if any

Number Street

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

City

State

ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?

For a definition of small business debtor, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

- ☒ No. I am not filing under Chapter 11.
- ☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
- ☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.
- ☐ Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

**Part 4: Report If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?
- ☒ No
- ☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number Street

City

State

ZIP Code

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

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- ☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Part 6: Answer These Questions for Reporting Purposes**

**16. What kind of debts do you have?**

**16a. Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- ☐ No. Go to line 16b.  
☒ Yes. Go to line 17.

**16b. Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- ☐ No. Go to line 16c.  
☐ Yes. Go to line 17.

**16c.** State the type of debts you owe that are not consumer or business debts.

**17. Are you filing under Chapter 7?**

☐ No. I am not filing under Chapter 7. Go to line 18.

**Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?**

- ☒ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- ☒ No  
☐ Yes

**18. How many creditors do you estimate that you owe?**

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> 1-49             | <input type="checkbox"/> 1,000-5,000   | <input type="checkbox"/> 25,001-50,000     |
| <input checked="" type="checkbox"/> 50-99 | <input type="checkbox"/> 5,001-10,000  | <input type="checkbox"/> 50,001-100,000    |
| <input type="checkbox"/> 100-199          | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999          |  |  |

**19. How much do you estimate your assets to be worth?**

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000                   | <input type="checkbox"/> \$1,000,001-\$10 million    | <input type="checkbox"/> \$500,000,001-\$1 billion     |
| <input type="checkbox"/> \$50,001-\$100,000             | <input type="checkbox"/> \$10,000,001-\$50 million   | <input type="checkbox"/> \$1,000,000,001-\$10 billion  |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million  | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million          | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion        |

**20. How much do you estimate your liabilities to be?**

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000                     | <input type="checkbox"/> \$1,000,001-\$10 million    | <input type="checkbox"/> \$500,000,001-\$1 billion     |
| <input type="checkbox"/> \$50,001-\$100,000               | <input type="checkbox"/> \$10,000,001-\$50 million   | <input type="checkbox"/> \$1,000,000,001-\$10 billion  |
| <input type="checkbox"/> \$100,001-\$500,000              | <input type="checkbox"/> \$50,000,001-\$100 million  | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input checked="" type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion        |

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Part 7: Sign Below**

**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**X /s/ Anthony Matthew Herbert**

Anthony Matthew Herbert, Debtor 1

Executed on **06/22/2021**

MM / DD / YYYY

**X**

Signature of Debtor 2

Executed on \_\_\_\_\_

MM / DD / YYYY

Debtor 1 Anthony Matthew Herbert Case number (if known) \_\_\_\_\_

**For your attorney, if you are represented by one**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**If you are not represented by an attorney, you do not need to file this page.**

**X /s/ Kimberly A. Sheek** Date **06/22/2021**  
Signature of Attorney for Debtor MM / DD / YYYY

**Kimberly A. Sheek**  
Printed name

**Law Office of Kimberly A. Sheek**  
Firm Name

**P.O. Box 480740**  
Number Street

**Charlotte, NC 28269**

**www.sheeklawoffice.com**

City State ZIP Code

Contact phone **(704) 842-9776** Email address **kimberlysheek@sheeklawfirm.com**

**34199** **NC**  
Bar number State



**Fill in this information to identify your case and this filing:**

Debtor 1 **Anthony** **Matthew** **Herbert**  
First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **WESTERN DIST. OF NORTH CAROLINA**

Case number  
 (if known) \_\_\_\_\_

☐ Check if this is an amended filing

**Official Form 106A/B**

**Schedule A/B: Property**

**12/15**

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.  
☒ Yes. Where is the property?

1.1.

**2104 Bluestone Court**

Street address, if available, or other description

**Waxhaw NC 28173**  
City State ZIP Code

**Union**  
County

**2104 Bluestone Court, Waxhaw, NC 28173**

**What is the property?**

Check all that apply.

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

**Who has an interest in the property?**

Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: **06108473**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

|  |  |
|--|--|
| <b>Current value of the entire property?</b> | <b>Current value of the portion you own?</b> |
| <b>\$480,000.00</b>                          | <b>\$432,000.00</b>                          |

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

**Sole Ownership**

☐ Check if this is community property (see instructions)

The Debtor obtained a CMA from Stacey Vinson of Stacey Vinson Realty valuing the real property between \$480,000-\$557,875. The debtor believes the realtor's valuation may be aggressive because a similar property sold in his neighborhood for \$475,000 less 10% liquidation value.

**2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....**

**\$432,000.00**

Debtor 1 Anthony Matthew Herbert Case number (if known) \_\_\_\_\_

**Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- ☒ No  
☐ Yes

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

*Examples:* Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No  
☐ Yes

**5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....** →

**\$0.00**

**Part 3: Describe Your Personal and Household Items**

**Do you own or have any legal or equitable interest in any of the following items?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

*Examples:* Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe..... **See continuation page(s).**

**\$2,550.00**

**7. Electronics**

*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe..... **3 Tv's, 2 laptops, printer, cell phone**

**\$600.00**

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.....

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe.....

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

Debtor 1 **Anthony Matthew Herbert** Case number (if known) \_\_\_\_\_

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe..... **Debtor's clothes, shoes & accessories.** **\$250.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☒ No

☐ Yes. Describe.....

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

**14. Any other personal and household items you did not already list, including any health aids you did not list**

☐ No

☒ Yes. Give specific information..... **Eyeglasses** **\$10.00**

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here.....**

**\$3,410.00**

**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☒ No

☐ Yes..... Cash: .....

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes..... Institution name:

|                                |   |                 |
|--------------------------------|---|-----------------|
| 17.1. Checking account:        | <b>Checking account-Bank of America Account No. 9913</b>              | <b>\$0.00</b>   |
| 17.2. Checking account:        | <b>Checking account-BB&amp;T Account No. 2046</b>                     | <b>\$100.00</b> |
| 17.3. Savings account:         | <b>Savings account-Charlotte Metro Credit Union Account No. 59-00</b> | <b>\$78.03</b>  |
| 17.4. Savings account:         | <b>Savings account-BB&amp;T Account No. 9887 Opened 6/9/2021.</b>     | <b>\$10.00</b>  |
| 17.5. Other financial account: | <b>Other financial account-Venmo</b>                                  | <b>\$0.00</b>   |

Debtor 1 Anthony Matthew Herbert Case number (if known) \_\_\_\_\_

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

- ☒ No  
☐ Yes..... Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

- ☒ No  
☐ Yes. Give specific information about them..... Name of entity: % of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.  
*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

- ☒ No  
☐ Yes. Give specific information about them..... Issuer name:

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☒ No  
☐ Yes. List each account separately. Type of account: Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company  
*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- ☒ No  
☐ Yes..... Institution name or individual:

**23. Annuities** (A contract for a specific periodic payment of money to you, either for life or for a number of years)

- ☒ No  
☐ Yes..... Issuer name and description:

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☒ No  
☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- ☒ No  
☐ Yes. Give specific information about them

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No  
☐ Yes. Give specific information about them

**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No  
☐ Yes. Give specific information about them

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

- ☒ No  
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal: \_\_\_\_\_  
 State: \_\_\_\_\_  
 Local: \_\_\_\_\_

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No  
☐ Yes. Give specific information

Alimony: \_\_\_\_\_  
 Maintenance: \_\_\_\_\_  
 Support: \_\_\_\_\_  
 Divorce settlement: \_\_\_\_\_  
 Property settlement: \_\_\_\_\_

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No  
☐ Yes. Give specific information

**31. Interests in insurance policies**

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☐ No  
☒ Yes. Name the insurance company of each policy and list its value.....

| Company name:   | Beneficiary:               | Surrender or refund value: |
|---|----------------------------|----------------------------|
| <b>Term life insurance policy through employer with a face value of \$150,000 and a \$0 cash surrender value.</b>   | <b>Wife &amp; Children</b> | <b>\$0.00</b>              |
| <b>Spouse term life insurance through employer with a face value of \$10,000 and a cash surrender value of \$0.</b> | <b>Debtor</b>              | <b>\$0.00</b>              |
| <b>Child term life insurance through employer with a face value of \$10,000 and a cash surrender value of \$0.</b>  | <b>Debtor</b>              | <b>\$0.00</b>              |

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

- ☒ No  
☐ Yes. Give specific information

Debtor 1 Anthony Matthew Herbert Case number (if known) \_\_\_\_\_

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples: Accidents, employment disputes, insurance claims, or rights to sue*

☒ No

☐ Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☒ No

☐ Yes. Describe each claim.....

**35. Any financial assets you did not already list**

☒ No

☐ Yes. Give specific information

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**



**\$188.03**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

**Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.

**38. Accounts receivable or commissions you already earned**

☒ No

☐ Yes. Describe..

**39. Office equipment, furnishings, and supplies**

*Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices*

☒ No

☐ Yes. Describe..

**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

☒ No

☐ Yes. Describe..

**41. Inventory**

☒ No

☐ Yes. Describe..

Debtor 1 Anthony Matthew Herbert Case number (if known) \_\_\_\_\_

**42. Interests in partnerships or joint ventures**

- ☒ No  
☐ Yes. Describe..... Name of entity: \_\_\_\_\_ % of ownership: \_\_\_\_\_

**43. Customer lists, mailing lists, or other compilations**

- ☒ No  
☐ Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?  
☐ No  
☐ Yes. Describe..... \_\_\_\_\_

**44. Any business-related property you did not already list**

- ☒ No  
☐ Yes. Give specific information.

**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....** → **\$0.00**

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
**If you own or have an interest in farmland, list it in Part 1.**

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.

**47. Farm animals**

*Examples: Livestock, poultry, farm-raised fish*

- ☒ No  
☐ Yes..... \_\_\_\_\_

**48. Crops--either growing or harvested**

- ☒ No  
☐ Yes. Give specific information..... \_\_\_\_\_

**49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

- ☒ No  
☐ Yes..... \_\_\_\_\_

**50. Farm and fishing supplies, chemicals, and feed**

- ☒ No  
☐ Yes..... \_\_\_\_\_

**51. Any farm- and commercial fishing-related property you did not already list**

- ☒ No  
☐ Yes. Give specific information..... \_\_\_\_\_

**52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here.....** → **\$0.00**

Debtor 1 Anthony Matthew Herbert Case number (if known) \_\_\_\_\_

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No  
☐ Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here..... → \$0.00

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2..... → \$432,000.00

56. Part 2: Total vehicles, line 5 \$0.00

57. Part 3: Total personal and household items, line 15 \$3,410.00

58. Part 4: Total financial assets, line 36 \$188.03

59. Part 5: Total business-related property, line 45 \$0.00

60. Part 6: Total farm- and fishing-related property, line 52 \$0.00

61. Part 7: Total other property not listed, line 54 +\$0.00

62. Total personal property. Add lines 56 through 61..... \$3,598.03 Copy personal property total → +\$3,598.03

63. Total of all property on Schedule A/B. Add line 55 + line 62..... \$435,598.03



Debtor 1 Anthony Matthew Herbert Case number (if known) \_\_\_\_\_

6. Household goods and furnishings (details):

sectional couch, recliner, 3 coffee tables, dining table & 6 chairs, 1 chair, 2 tables, 3 lamps, \$2,150.00  
stove/oven, dishwasher, microwave, refrigerator, 2 dressers, 2 nightstands, armoire, 3 beds.

Drills, table saw, miter saw, tile saw, brad nailer, pin nailer, saw horses, and small hand tools. \$400.00

**Fill in this information to identify your case:**

|   |  |                |                |
|---|--|----------------|----------------|
| Debtor 1                                | <b>Anthony</b>                         | <b>Matthew</b> | <b>Herbert</b> |
|   | First Name                             | Middle Name    | Last Name      |
| Debtor 2<br>(Spouse, if filing)         |  |                |                |
|   | First Name                             | Middle Name    | Last Name      |
| United States Bankruptcy Court for the: | <b>WESTERN DIST. OF NORTH CAROLINA</b> |                |                |
| Case number<br>(if known)               |  |                |                |

☐ Check if this is an amended filing

**Official Form 106C**

**Schedule C: The Property You Claim as Exempt**

**04/19**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on <i>Schedule A/B</i> that lists this property   | Current value of the portion you own    | Amount of the exemption you claim  | Specific laws that allow exemption     |
|--|---|--|--|
|  | Copy the value from <i>Schedule A/B</i> | Check only one box for each exemption  |  |
| Brief description:<br><b>2104 Bluestone Court, Waxhaw, NC 28173</b><br><b>The Debtor obtained a CMA from Stacey Vinson of Stacey Vinson Realty valuing the real property between \$480,000-\$557,875. The debtor believes the realtor's valuation may be aggressive because a similar property sold in his neighborhood for \$475,000 less 10% liquidation value.</b><br><b>Parcel: 06108473</b> | <b>\$432,000.00</b>                     | <input checked="" type="checkbox"/> <b>\$34,921.97</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <b>N.C. Gen. Stat. § 1C-1601(a)(1)</b> |
| Line from <i>Schedule A/B</i> : <b>1.1</b>   |   |  |  |

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No  
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
☐ No  
☐ Yes

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Part 2: Additional Page**

| Brief description of the property and line on Schedule A/B that lists this property  | Current value of the portion you own<br><br>Copy the value from Schedule A/B | Amount of the exemption you claim<br><br>Check only one box for each exemption  | Specific laws that allow exemption |
|--|--|---|------------------------------------|
| Brief description:<br><b>sectional couch, recliner, 3 coffee tables, dining table &amp; 6 chairs, 1 chair, 2 tables, 3 lamps, stove/oven, dishwasher, microwave, refrigerator, 2 dressers, 2 nightstands, armoire, 3 beds.</b><br>Line from Schedule A/B: <u>6</u> | <u>\$2,150.00</u>  | <input checked="" type="checkbox"/> <u>\$2,150.00</u><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | N.C. Gen. Stat. § 1C-1601(a)(4)    |
| Brief description:<br><b>Drills, table saw, miter saw, tile saw, brad nailer, pin nailer, saw horses, and small hand tools.</b><br>Line from Schedule A/B: <u>6</u>  | <u>\$400.00</u>  | <input checked="" type="checkbox"/> <u>\$400.00</u><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | N.C. Gen. Stat. § 1C-1601(a)(4)    |
| Brief description:<br><b>3 Tv's, 2 laptops, printer, cell phone</b><br>Line from Schedule A/B: <u>7</u>  | <u>\$600.00</u>  | <input checked="" type="checkbox"/> <u>\$600.00</u><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | N.C. Gen. Stat. § 1C-1601(a)(4)    |
| Brief description:<br><b>Debtor's clothes, shoes &amp; accessories.</b><br>Line from Schedule A/B: <u>11</u>   | <u>\$250.00</u>  | <input checked="" type="checkbox"/> <u>\$250.00</u><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | N.C. Gen. Stat. § 1C-1601(a)(4)    |
| Brief description:<br><b>Eyeglasses</b><br>Line from Schedule A/B: <u>14</u>   | <u>\$10.00</u>   | <input checked="" type="checkbox"/> <u>\$10.00</u><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit    | N.C. Gen. Stat. § 1C-1601(a)(4)    |
| Brief description:<br><b>Savings account-Charlotte Metro Credit Union Account No. 59-00</b><br>Line from Schedule A/B: <u>17.3</u>   | <u>\$78.03</u>   | <input checked="" type="checkbox"/> <u>\$78.03</u><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit    | N.C. Gen. Stat. § 1C-1601(a)(2)    |
| Brief description:<br><b>Checking account-BB&amp;T Account No. 2046</b><br>Line from Schedule A/B: <u>17.2</u>   | <u>\$100.00</u>  | <input checked="" type="checkbox"/> <u>\$100.00</u><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | N.C. Gen. Stat. § 1-362            |
| Brief description:<br><b>Savings account-BB&amp;T Account No. 9887 Opened 6/9/2021.</b><br>Line from Schedule A/B: <u>17.4</u>   | <u>\$10.00</u>   | <input checked="" type="checkbox"/> <u>\$10.00</u><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit    | N.C. Gen. Stat. § 1-362            |

Debtor 1 Anthony Matthew Herbert Case number (if known) \_\_\_\_\_

**Part 2: Additional Page**

| Brief description of the property and line on Schedule A/B that lists this property  | Current value of the portion you own | Amount of the exemption you claim   | Specific laws that allow exemption                              |
|--|--------------------------------------|---|---|
|  | Copy the value from Schedule A/B     | Check only one box for each exemption   |   |
| Brief description:<br><b>Term life insurance policy through employer with a face value of \$150,000 and a \$0 cash surrender value.</b><br>Line from Schedule A/B: <u>31</u> | <u>\$0.00</u>                        | <input checked="" type="checkbox"/> <u>\$0.00</u><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <b>Art. X, § 5 Con., G.S. §§ 1C-1601(a) (6), 58-205, 58-206</b> |

**Fill in this information to identify your case:**

Debtor 1 **Anthony** **Matthew** **Herbert**  
First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **WESTERN DIST. OF NORTH CAROLINA**

Case number  
 (if known) \_\_\_\_\_

☐ Check if this is an amended filing

Official Form 106D

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

*Column A*  
**Amount of claim**  
 Do not deduct the value of collateral

*Column B*  
**Value of collateral that supports this claim**

*Column C*  
**Unsecured portion**  
 If any

2.1

**Ascentium Capital LLC**

Creditor's name

**c/o Wright Law Group, PLLC**

Number Street

**Melody G. Anderson**

**4470 W. Sunset Blvd., Suite 90027**

**Los Angeles**

**CA 90027**

City State ZIP Code

**Describe the property that secures the claim:**

**2014 Blue Stone Court, Waxhaw, NC 28173**

**\$105,850.00**

**\$432,000.00**

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Nature of lien.** Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

**Who owes the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

**Date debt was incurred** \_\_\_\_\_

**Last 4 digits of account number** \_\_\_\_\_

**Judgment Entered 8/20/2020**

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$105,850.00**

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

| Part 1: | Additional Page<br>After listing any entries on this page, number them sequentially from the previous page. | Column A   | Column B                                     | Column C                    |
|---------|---|--|--|-----------------------------|
|         |   | Amount of claim<br>Do not deduct the value of collateral | Value of collateral that supports this claim | Unsecured portion<br>If any |

|   |   |             |              |  |
|---|---|-------------|--------------|--|
| 2.2   | Describe the property that secures the claim: | \$13,640.00 | \$432,000.00 |  |
| <b>Carter Lumber of the South, Inc.</b><br>Creditor's name<br><b>2801 Westinghouse</b><br>Number Street   |   |             |              |  |
| <b>2014 Blue Stone Court,</b><br><b>Waxhaw, NC 28173</b>  |   |             |              |  |
| As of the date you file, the claim is: Check all that apply.<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed   |   |             |              |  |
| Nature of lien. Check all that apply.<br><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)<br><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)<br><input checked="" type="checkbox"/> Judgment lien from a lawsuit<br><input type="checkbox"/> Other (including a right to offset) |   |             |              |  |
| Who owes the debt? Check one.<br><input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim relates to a community debt               |   |             |              |  |
| Date debt was incurred _____ Last 4 digits of account number _____  |   |             |              |  |

|  |   |             |              |  |
|--|---|-------------|--------------|--|
| 2.3  | Describe the property that secures the claim: | \$26,805.85 | \$432,000.00 |  |
| <b>Charlotte Metro Federal Credit Union</b><br>Creditor's name<br><b>718 Central Ave.</b><br>Number Street   |   |             |              |  |
| <b>2014 Blue Stone Court,</b><br><b>Waxhaw, NC 28173</b>   |   |             |              |  |
| As of the date you file, the claim is: Check all that apply.<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed  |   |             |              |  |
| Nature of lien. Check all that apply.<br><input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)<br><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)<br><input type="checkbox"/> Judgment lien from a lawsuit<br><input checked="" type="checkbox"/> Other (including a right to offset)<br><b>Other</b> |   |             |              |  |
| Who owes the debt? Check one.<br><input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim relates to a community debt  |   |             |              |  |
| Date debt was incurred _____ Last 4 digits of account number _____   |   |             |              |  |

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$40,445.85**

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

| Part 1: | Additional Page<br>After listing any entries on this page, number them sequentially from the previous page. | Column A   | Column B                                     | Column C                    |
|---------|---|--|--|-----------------------------|
|         |   | Amount of claim<br>Do not deduct the value of collateral | Value of collateral that supports this claim | Unsecured portion<br>If any |

|  |   |   |                     |                     |
|--|---|---|---------------------|---------------------|
| 2.4  | <b>Chase Mortgage</b><br>Creditor's name<br><b>Attn: Customer Service Research</b><br>Number Street<br><b>Mail Code: OH4-7302</b> | Describe the property that secures the claim:<br><b>2014 Blue Stone Court, Waxhaw, NC 28173</b> | <b>\$190,798.80</b> | <b>\$432,000.00</b> |
| <b>As of the date you file, the claim is:</b> Check all that apply.<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br><b>Nature of lien.</b> Check all that apply.<br><input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)<br><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)<br><input type="checkbox"/> Judgment lien from a lawsuit<br><input type="checkbox"/> Other (including a right to offset) |   |   |                     |                     |
| <b>Who owes the debt?</b> Check one.<br><input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim relates to a community debt   |   |   |                     |                     |
| <b>Date debt was incurred</b> _____ <b>Last 4 digits of account number</b> _____   |   |   |                     |                     |

|  |   |   |                    |                     |
|--|---|---|--------------------|---------------------|
| 2.5  | <b>Ferguson Enterprises, Inc.</b><br>Creditor's name<br><b>PO Box 100286</b><br>Number Street | Describe the property that secures the claim:<br><b>2014 Blue Stone Court, Waxhaw, NC 28173</b> | <b>\$15,812.75</b> | <b>\$432,000.00</b> |
| <b>As of the date you file, the claim is:</b> Check all that apply.<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br><b>Nature of lien.</b> Check all that apply.<br><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)<br><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)<br><input checked="" type="checkbox"/> Judgment lien from a lawsuit<br><input type="checkbox"/> Other (including a right to offset) |   |   |                    |                     |
| <b>Who owes the debt?</b> Check one.<br><input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim relates to a community debt   |   |   |                    |                     |
| <b>Date debt was incurred</b> _____ <b>Last 4 digits of account number</b> _____   |   |   |                    |                     |

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$206,611.55**

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

| Part 1: | Additional Page<br>After listing any entries on this page, number them sequentially from the previous page. | Column A   | Column B                                     | Column C                    |
|---------|---|--|--|-----------------------------|
|         |   | Amount of claim<br>Do not deduct the value of collateral | Value of collateral that supports this claim | Unsecured portion<br>If any |

|  |   |             |              |  |
|--|---|-------------|--------------|--|
| 2.6  | Describe the property that secures the claim: | \$19,868.87 | \$432,000.00 |  |
| <b>ITC Millwork, LLC</b><br>Creditor's name<br><b>c/o Weaver Bennett &amp; Bland, PA</b><br>Number Street<br><b>196 N. Trade St.</b>   |   |             |              |  |
| <b>Matthews NC 28105</b><br>City State ZIP Code  |   |             |              |  |
| <b>Who owes the debt?</b> Check one.<br><input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim relates to a community debt               |   |             |              |  |
| <b>As of the date you file, the claim is:</b> Check all that apply.<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed   |   |             |              |  |
| <b>Nature of lien.</b> Check all that apply.<br><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)<br><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)<br><input checked="" type="checkbox"/> Judgment lien from a lawsuit<br><input type="checkbox"/> Other (including a right to offset) |   |             |              |  |
| <b>Date debt was incurred</b> _____ <b>Last 4 digits of account number</b> _____   |   |             |              |  |

|  |   |             |              |  |
|--|---|-------------|--------------|--|
| 2.7  | Describe the property that secures the claim: | \$37,329.81 | \$432,000.00 |  |
| <b>National Funding, Inc.</b><br>Creditor's name<br><b>c/o Tara Muren</b><br>Number Street<br><b>9820 Towne Centre Dr.</b>   |   |             |              |  |
| <b>San Diego CA 92121</b><br>City State ZIP Code   |   |             |              |  |
| <b>Who owes the debt?</b> Check one.<br><input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim relates to a community debt               |   |             |              |  |
| <b>As of the date you file, the claim is:</b> Check all that apply.<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed   |   |             |              |  |
| <b>Nature of lien.</b> Check all that apply.<br><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)<br><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)<br><input checked="" type="checkbox"/> Judgment lien from a lawsuit<br><input type="checkbox"/> Other (including a right to offset) |   |             |              |  |
| <b>Date debt was incurred</b> _____ <b>Last 4 digits of account number</b> _____   |   |             |              |  |

Add the dollar value of your entries in Column A on this page. Write that number here:

\$57,198.68



Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

| Part 1: | <b>Additional Page</b><br>After listing any entries on this page, number them sequentially from the previous page. | Column A<br><b>Amount of claim</b><br>Do not deduct the value of collateral | Column B<br><b>Value of collateral that supports this claim</b> | Column C<br><b>Unsecured portion</b><br>If any |
|---------|--|---|---|--|
|---------|--|---|---|--|

|     |   |                    |                     |  |
|-----|---|--------------------|---------------------|--|
| 2.8 | Describe the property that secures the claim: | <b>\$10,191.71</b> | <b>\$432,000.00</b> |  |
|-----|---|--------------------|---------------------|--|

**Wells Fargo Bank, NA**  
Creditor's name  
**SBA BBSG-San Antonio, Loan Ops**  
Number Street  
**MAC-T7422-012**

**2014 Blue Stone Court,  
Waxhaw, NC 28173**

**4101 Wiseman Blvd, Bldg 302**

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**San Antonio TX 78251**  
City State ZIP Code

**Who owes the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

**Nature of lien.** Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☒ Judgment lien from a lawsuit  
☒ Other (including a right to offset)

**Other**

Date debt was incurred \_\_\_\_\_ Last 4 digits of account number \_\_\_\_\_

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$10,191.71**

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

**\$420,297.79**

Debtor 1 Anthony Matthew Herbert Case number (if known) \_\_\_\_\_

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

|   |                                |   |              |
|---|--------------------------------|---|--------------|
| 1 | <u>Brock &amp; Scott, PLLC</u> | On which line in Part 1 did you enter the creditor? | <u>2.8</u>   |
|   | Name                           |   |              |
|   | <u>5431 Oleander Dr.</u>       | Last 4 digits of account number                     | _____        |
|   | Number Street                  |   |              |
|   | _____                          |   |              |
|   | _____                          |   |              |
|   | <u>Wilmington</u>              | <u>NC</u>   | <u>28403</u> |
|   | City                           | State   | ZIP Code     |

**Fill in this information to identify your case:**

Debtor 1 **Anthony** **Matthew** **Herbert**  
First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **WESTERN DIST. OF NORTH CAROLINA**

Case number  
 (if known) \_\_\_\_\_

☐ Check if this is an amended filing

Official Form 106E/F

**Schedule E/F: Creditors Who Have Unsecured Claims**

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

1. Do any creditors have priority unsecured claims against you?

- ☒ No. Go to Part 2.  
☐ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If more space is needed for priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

|  | Total claim   | Priority amount | Nonpriority amount |
|--|---|-----------------|--------------------|
| 2.1  |   |                 |                    |
| Priority Creditor's Name _____<br>Number _____ Street _____<br>City _____ State _____ ZIP Code _____   | Last 4 digits of account number _____<br>When was the debt incurred? _____<br>As of the date you file, the claim is: Check all that apply.<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed   |                 |                    |
| Who incurred the debt? Check one.<br><input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> Check if this claim is for a community debt<br>Is the claim subject to offset?<br><input type="checkbox"/> No<br><input type="checkbox"/> Yes | Type of PRIORITY unsecured claim:<br><input type="checkbox"/> Domestic support obligations<br><input type="checkbox"/> Taxes and certain other debts you owe the government<br><input type="checkbox"/> Claims for death or personal injury while you were intoxicated<br><input type="checkbox"/> Other. Specify _____ |                 |                    |

Debtor 1 **Anthony Matthew Herbert** Case number (if known) \_\_\_\_\_

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

**3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
☒ Yes

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.**

If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If more space is needed for nonpriority unsecured claims, fill out the Continuation Page of Part 2.

**Total claim**

**\$499.00**

4.1

**Allied Interstate, LLC**

Nonpriority Creditor's Name

**12755 Highway 55, Suite 300**

Number Street

Last 4 digits of account number \_\_\_\_\_

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Plymouth**

**MN**

**55441**

City

State

ZIP Code

Who incurred the debt?

Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

**Public Storage**

4.2

**Capital One**

Nonpriority Creditor's Name

**Attn: General Correspondence**

Number Street

**P.O. Box 30285**

Last 4 digits of account number \_\_\_\_\_

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Salt Lake City**

**UT**

**84130-0285**

City

State

ZIP Code

Who incurred the debt?

Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Credit Card**

**\$9,395.00**

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

**Total claim**

4.3

**\$3,000.00**

**Capital One**

Nonpriority Creditor's Name

**Attn: General Correspondence**

Number Street

**P.O. Box 30285**

**Salt Lake City**

**UT**

**84130-0285**

City State ZIP Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

**Last 4 digits of account number** \_ \_ \_ \_

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Credit Card**

4.4

**\$12,385.71**

**Capital One**

Nonpriority Creditor's Name

**Attn: General Correspondence**

Number Street

**P.O. Box 30285**

**Salt Lake City**

**UT**

**84130-0285**

City State ZIP Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

**Last 4 digits of account number** \_ \_ \_ \_

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Credit Card**

4.5

**\$35.00**

**Carolina Sports Chiropractic PLLC**

Nonpriority Creditor's Name

**8912 Blakeney Professional Dr., Suite 100**

Number Street

**Charlotte**

**NC**

**28277**

City State ZIP Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

**Last 4 digits of account number** \_ \_ \_ \_

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Medical**

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

**Total claim**

4.6

**\$9,395.00**

**Chase Cardmember Services**

Nonpriority Creditor's Name

**PO Box 9013**

Number Street

**Addison**

**TX**

**75001**

City

State

ZIP Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

**Last 4 digits of account number** \_ \_ \_ \_

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Credit Card**

4.7

**\$16,841.42**

**Chase Cardmember Services**

Nonpriority Creditor's Name

**PO Box 9013**

Number Street

**Addison**

**TX**

**75001**

City

State

ZIP Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

**Last 4 digits of account number** \_ \_ \_ \_

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Credit Card**

4.8

**\$1,900.00**

**Citibank/Citi Cards/Best Buy**

Nonpriority Creditor's Name

**Citibank Customer Service**

Number Street

**PO Box 6500**

**Sioux Falls**

**SD**

**57117**

City

State

ZIP Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

**Last 4 digits of account number** \_ \_ \_ \_

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Credit Card**

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

**Total claim**

4.9

**\$5,782.80**

**Citibank/Citi Cards/Home Depot**

Nonpriority Creditor's Name

**Citibank Customer Service**

Number Street

**PO Box 6500**

**Sioux Falls**

**SD 57117**

City State ZIP Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number \_\_\_\_\_

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Credit Card**

4.10

**\$623.00**

**Credit One Bank**

Nonpriority Creditor's Name

**General Correspondence**

Number Street

**PO Box 98873**

**Las Vegas**

**NV 89193**

City State ZIP Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number \_\_\_\_\_

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Credit Card**

4.11

**\$2,502.50**

**Indigo & Ivy Home**

Nonpriority Creditor's Name

**1419 Goodwin Ave.**

Number Street

**Charlotte**

**NC 28205**

City State ZIP Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number \_\_\_\_\_

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Other**

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

**Total claim**

**\$62,035.93**

4.12

**James Hyland**

Nonpriority Creditor's Name

**c/o David W. Gilpin**

Number Street

**126 N. McDowell St.**

**Charlotte**

**NC**

**28204**

City State ZIP Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

4.13

**Morgan Cabinetry, Inc.**

Nonpriority Creditor's Name

**8056 Rockriver Rd**

Number Street

**Oakboro**

**NC**

**28128**

City State ZIP Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

4.14

**Sherwin Williams**

Nonpriority Creditor's Name

**c/o DeHann & Bach, PA**

Number Street

**25 Whitney Dr., Suite 106**

**Milford**

**OH**

**45150**

City State ZIP Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

**Last 4 digits of account number** \_ \_ \_ \_

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☒ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify  
**Other**

**Last 4 digits of account number** \_ \_ \_ \_

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify  
**Other**

**Last 4 digits of account number** \_ \_ \_ \_

**When was the debt incurred?** \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify  
**Other**

**\$26,000.00**

**\$14,751.84**



Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

**Total claim**

4.15

**\$6,000.00**

**SYNCB/Lowes**

Nonpriority Creditor's Name

**P.O. Box 965060**

Number Street

Last 4 digits of account number \_\_\_\_\_

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Credit Card**

**Orlando**

**FL 32896**

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

4.16

**\$1,223.00**

**Verizon Wireless**

Nonpriority Creditor's Name

**Attn: Bankruptcy Dept.**

Number Street

**500 Technology Dr., Suite 550**

Last 4 digits of account number \_\_\_\_\_

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Other**

**Weldon Spring**

**MO 63304**

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

4.17

**\$9,057.00**

**Wells Fargo**

Nonpriority Creditor's Name

**P.O. Box 5284**

Number Street

Last 4 digits of account number \_\_\_\_\_

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Credit Card**

**Carolstream**

**IL 60197-5284**

City State ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Debtor 1 Anthony Matthew Herbert Case number (if known) \_\_\_\_\_

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional parties to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

**Advanced Call Center Technologies**

Name

**PO Box 9091**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Johnson City**

**TN**

**37615**

City

State

ZIP Code

**AFNI**

Name

**Corporate Headquarters**

Number Street

**404 Brock Dr.**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.16** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Bloomington**

**IL**

**61701**

City

State

ZIP Code

**Allstate Insurance Co.**

Name

**c/o B. Elizabeth Todd**

Number Street

**3440 Toringdon Way, Suite 310**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.12** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Charlotte**

**NC**

**28277**

City

State

ZIP Code

**ARS National Services, Inc.**

Name

**PO Box 469046**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.6** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Escondido**

**CA**

**92046-9046**

City

State

ZIP Code

**B. Elizabeth Todd, Attorney**

Name

**3440 Toringdon Way, Suite 310**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.12** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Charlotte**

**NC**

**28277**

City

State

ZIP Code

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page**

**Bank of America Credit Card**

Name

**PO Box 982284**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

**Credit Card**

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**El Paso**

**TX**

**79998**

City

State

ZIP Code

**Barefoot & Co**

Name

**PO Box 957**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Matthews**

**NC**

**28106**

City

State

ZIP Code

**Benjamin E. Grimsley, Attorney**

Name

**Grimsley Law Firm, LLC**

Number Street

**PO Box 11682**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Columbia**

**SC**

**29211**

City

State

ZIP Code

**Bright Crayon Marketing, LLC**

Name

**21214 Schofield Dr.**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Gretna**

**NE**

**68028**

City

State

ZIP Code

**City of Charlotte**

Name

**Billing Center**

Number Street

**P.O. Box 1316**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

**Other**

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Charlotte**

**NC**

**28201-1316**

City

State

ZIP Code

**Clifton & Patricia Moody**

Name

**1421 Maryland Ave.**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

**Other**

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Charlotte**

**NC**

**28210**

City

State

ZIP Code

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page**

**Cornelius & Karen Tate**

Name

**1308 Churchill Downs**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Waxhaw**

**NC**

**28173**

City

State

ZIP Code

**Credit Collection Services (CCS)**

Name

**PO Box 448**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

Collecting for -

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Norwood**

**MA**

**02062-0448**

City

State

ZIP Code

**CT Corporation System, as representative**

Name

**Attn: SPRS**

Number Street

**330 N. Brand Blvd, Suite 700**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Glendale**

**CA**

**91203**

City

State

ZIP Code

**Derek P. Adler**

Name

**DeVore, Acton & Stafford, PA**

Number Street

**438 Queens Rd.**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Charlotte**

**NC**

**28207**

City

State

ZIP Code

**Ferguson Enterprises, Inc.**

Name

**10604 McCullen Creek Pkwy**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Charlotte**

**NC**

**28226**

City

State

ZIP Code

**First Source Advantage**

Name

**205 Bryant Woods S**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.2** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Buffalo**

**NY**

**14228**

City

State

ZIP Code

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page**

**Gilpin Law Offices, PLLC**

Name

**126 N. McDowell St.**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.12 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_ \_ \_ \_

**Charlotte**

**NC**

**28204**

City

State

ZIP Code

**Griffin Masonry, Inc.**

Name

**PO Box 23027**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_ \_ \_ \_

**Charlotte**

**NC**

**28227**

City

State

ZIP Code

**Harris Electric**

Name

**505 W. Craighead Rd**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_ \_ \_ \_

**Charlotte**

**NC**

**28206**

City

State

ZIP Code

**Home Team Pest Defense, Inc.**

Name

**5005 F West WT Harris Blvd**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_ \_ \_ \_

**Charlotte**

**NC**

**28269**

City

State

ZIP Code

**Howard M. Labiner**

Name

**PO Box 3425**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_ \_ \_ \_

**Matthews**

**NC**

**28106**

City

State

ZIP Code

**Intelligent Design Engineering**

Name

**1945 JN Pease Pl., Unit 204**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_ \_ \_ \_

**Charlotte**

**NC**

**28262**

City

State

ZIP Code

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page**

**Internal Revenue Service**

Name

**Centralized Solvency Operation**

Number Street

**PO Box 7346**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Philadelphia**

City

**PA**

State

**19101-7346**

ZIP Code

Last 4 digits of account number \_\_\_\_\_

**Johanna Hyland**

Name

**c/o David W. Gilpin**

Number Street

**126 N. McDowell St.**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.12** of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

**Charlotte**

City

**NC**

State

**28204**

ZIP Code

Last 4 digits of account number \_\_\_\_\_

**John Harris Electric**

Name

**5431 Haney Rd.**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

**York**

City

**SC**

State

**29745**

ZIP Code

Last 4 digits of account number \_\_\_\_\_

**Lien Solutions**

Name

**PO Box 29071**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Glendale**

City

**CA**

State

**91209**

ZIP Code

Last 4 digits of account number \_\_\_\_\_

**Lincoln Derr, PLLC**

Name

**4350 Congress St.**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Charlotte**

City

**NC**

State

**28209**

ZIP Code

Last 4 digits of account number \_\_\_\_\_

**Lindley Law**

Name

**326 W. 10th St.**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.13** of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

**Charlotte**

City

**NC**

State

**28202**

ZIP Code

Last 4 digits of account number \_\_\_\_\_

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page**

**LVNV Funding, LLC**

Name

**c/o Resurgent Capital Services**

Number Street

**PO Box 10587**

**Greenville, SC 29603-0587**

City

State

ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.10 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**LVNV Funding, LLC**

Name

**c/o Resurgent Capital Services**

Number Street

**PO Box 10587**

**Greenville, SC 29603-0587**

City

State

ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.10 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Mecklenburg County Tax Office**

Name

**Office of the Tax Collector**

Number Street

**PO Box 31457**

**Charlotte**

**NC**

**28231**

City

State

ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

**Taxes**

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Melissa Warhola**

Name

**1419 Godwin Ave**

Number Street

**Charlotte**

**NC**

**28205**

City

State

ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Midland Credit Management Inc.**

Name

**PO Box 939069**

Number Street

**San Diego**

**CA**

**92123**

City

State

ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.9 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**MRS BPO**

Name

**1930 Olney Ave.**

Number Street

**Cherry Hill**

**NJ**

**08003**

City

State

ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.2 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page**

**National Funding**

Name

**9820 Towne Center**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**San Diego**

**CA**

**92121**

City

State

ZIP Code

**NC Licensing Board for General Contracto**

Name

**5400 Creedmoor Rd.**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

**Other**

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Raleigh**

**NC**

**27612**

City

State

ZIP Code

**Norman & Associates**

Name

**355 McFarland 400 Dr., Suite A**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.14** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Alpharetta**

**GA**

**30004**

City

State

ZIP Code

**North Carolina Attorney General**

Name

**Daniel Garner, General Counsel**

Number Street

**PO Box 871**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

**Other**

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Raleigh**

**NC**

**27602**

City

State

ZIP Code

**North Carolina Department of Revenue**

Name

**Bankruptcy Unit**

Number Street

**PO Box 1168**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

**1040 Taxes**

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Raleigh**

**NC**

**27602**

City

State

ZIP Code

**Parker Jones**

Name

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

City

State

ZIP Code



Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page**

**Patrick & Tish Connor**

Name

**1533 Maryland Ave.**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

Other

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Charlotte**

**NC**

**28209**

City

State

ZIP Code

**Perdue Brandon Fielder Collins & Mott**

Name

**P.O. Box 9132**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

Collecting for -

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Amarillo**

**TX**

**79105**

City

State

ZIP Code

**Pinnacle Contracting Services**

Name

**PO Box 781**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Oak Ridge**

**NC**

**27310**

City

State

ZIP Code

**Portfolio Recovery Associates, LLC**

Name

**PO Box 41067**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.8** of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Norfolk**

**VA**

**23541-1067**

City

State

ZIP Code

**Poyner Spruill, LLP**

Name

**301 S. College St., Suite 2900**

Number Street

**Charlotte, NC 28202**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

Collecting for -

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Attn: Sarah DiFranco**

City

State

ZIP Code

**Attorney for Carter Lumber**

**Praful Metha**

Name

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

City

State

ZIP Code

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page**

**Radius Global Solutions, LLC**

Name

**P.O. Box 390846**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.2 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_ \_ \_ \_

**Minneapolis**

**MN**

**55439**

City

State

ZIP Code

**Salgado's Concrete**

Name

**2408 Meadow Plaza Dr.**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_ \_ \_ \_

**Lancaster**

**SC**

**29720**

City

State

ZIP Code

**Simply Wiring Services, Inc.**

Name

**1704 Williams Rd. Ext.**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_ \_ \_ \_

**Monroe**

**NC**

**28110**

City

State

ZIP Code

**Todd Law Firm**

Name

**3440 Toringdon Way, Suite 310**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_ \_ \_ \_

**Charlotte**

**NC**

**28277**

City

State

ZIP Code

**Union County Tax Collector**

Name

**PO Box 38**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_ \_ \_ \_

**Monroe**

**NC**

**28111**

City

State

ZIP Code

**Union County Tax Collector**

Name

**PO Box 38**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_ \_ \_ \_

**Monroe**

**NC**

**28111**

City

State

ZIP Code

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page**

**United Collection Bureau, Inc.**

Name  
**5620 Southwyck Blvd., Suite 206**  
Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.6 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

**Toledo OH 43614**  
City State ZIP Code

Last 4 digits of account number \_\_\_\_\_

**United Site Services of FI, LLC**

Name  
**PO Box 660475**  
Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Dallas TX 75266**  
City State ZIP Code

Last 4 digits of account number \_\_\_\_\_

**United States Attorney's Office**

Name  
**Western District of NC**  
Number Street  
**227 West Trade St., Suite 1650**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Charlotte NC 28202**  
City State ZIP Code

Last 4 digits of account number \_\_\_\_\_

**US Attorney General**

Name  
**US Department of Justice**  
Number Street  
**950 Pennsylvania Ave, NW**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims  
**Other**

**Washington DC 20530**  
City State ZIP Code

Last 4 digits of account number \_\_\_\_\_

**Vital Mantra, LLC**

Name  
**c/o Accounts Receivable**  
Number Street  
**1806 33rd St., Suite 180**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Orlando FL 32839**  
City State ZIP Code

Last 4 digits of account number \_\_\_\_\_

**Wright Law Group**

Name  
**4470 W. Sunset Blvd., Suite 9003**  
Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

**Los Angeles CA 90027**  
City State ZIP Code

Last 4 digits of account number \_\_\_\_\_

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

|                          |   | Total claim         |
|--------------------------|---|---------------------|
| Total claims from Part 1 | 6a. Domestic support obligations  | 6a. <u>\$0.00</u>   |
|                          | 6b. Taxes and certain other debts you owe the government                    | 6b. <u>\$0.00</u>   |
|                          | 6c. Claims for death or personal injury while you were intoxicated          | 6c. <u>\$0.00</u>   |
|                          | 6d. Other. Add all other priority unsecured claims. Write that amount here. | 6d. + <u>\$0.00</u> |
|                          | 6e. Total. Add lines 6a through 6d.   | 6d. <u>\$0.00</u>   |

|                          |   | Total claim               |
|--------------------------|---|---------------------------|
| Total claims from Part 2 | 6f. Student loans   | 6f. <u>\$0.00</u>         |
|                          | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6g. <u>\$0.00</u>         |
|                          | 6h. Debts to pension or profit-sharing plans, and other similar debts                                       | 6h. <u>\$0.00</u>         |
|                          | 6i. Other. Add all other nonpriority unsecured claims. Write that amount here.                              | 6i. + <u>\$181,427.20</u> |
|                          | 6j. Total. Add lines 6f through 6i.   | 6j. <u>\$181,427.20</u>   |

**Fill in this information to identify your case:**

|  |                |                |                |
|--|----------------|----------------|----------------|
| Debtor 1   | <u>Anthony</u> | <u>Matthew</u> | <u>Herbert</u> |
|  | First Name     | Middle Name    | Last Name      |
| Debtor 2<br>(Spouse, if filing)  | _____          | _____          | _____          |
|  | First Name     | Middle Name    | Last Name      |
| United States Bankruptcy Court for the: <u>WESTERN DIST. OF NORTH CAROLINA</u> |                |                |                |
| Case number<br>(if known)  | _____          |                |                |

☐ Check if this is an amended filing

Official Form 106G

**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

**1. Do you have any executory contracts or unexpired leases?**

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
☐ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

**2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

**Fill in this information to identify your case:**

|  |                |                |                |
|--|----------------|----------------|----------------|
| Debtor 1   | <b>Anthony</b> | <b>Matthew</b> | <b>Herbert</b> |
|  | First Name     | Middle Name    | Last Name      |
| Debtor 2<br>(Spouse, if filing)  |                |                |                |
|  | First Name     | Middle Name    | Last Name      |
| United States Bankruptcy Court for the: <b>WESTERN DIST. OF NORTH CAROLINA</b> |                |                |                |
| Case number<br>(if known)  |                |                |                |

☐ Check if this is an amended filing

Official Form 106H

**Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)  
☒ No  
☐ Yes
2. **Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  
☒ No. Go to line 3.  
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  
☐ No  
☐ Yes
3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

Column 1: **Your codebtor**

Column 2: **The creditor to whom you owe the debt**

Check all schedules that apply:

**Fill in this information to identify your case:**

|   |  |                |                |
|---|--|----------------|----------------|
| Debtor 1                                | <b>Anthony</b>                         | <b>Matthew</b> | <b>Herbert</b> |
|   | First Name                             | Middle Name    | Last Name      |
| Debtor 2<br>(Spouse, if filing)         |  |                |                |
|   | First Name                             | Middle Name    | Last Name      |
| United States Bankruptcy Court for the: | <b>WESTERN DIST. OF NORTH CAROLINA</b> |                |                |
| Case number<br>(if known)               |  |                |                |

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

**Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment**

**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status**

**Debtor 1**

- ☒ Employed  
☐ Not employed

**Occupation**

**Property Services Manager**

**Employer's name**

**GOAL Property Services, LLC**

**Employer's address**

**6836 Morrison Blvd., Suite 300**

Number Street

**Debtor 2 or non-filing spouse**

- ☒ Employed  
☐ Not employed

**Hairdresser**

**Tingle Salon**

Number Street

**Charlotte NC 28211**  
City State Zip Code

City State Zip Code

How long employed there? **1 Year**

**Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

|   | For Debtor 1         | For Debtor 2 or non-filing spouse |
|---|----------------------|-----------------------------------|
| <b>2. List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. | <b>2. \$6,627.83</b> | <b>\$1,574.82</b>                 |
| <b>3. Estimate and list monthly overtime pay.</b>   | <b>3. + \$0.00</b>   | <b>\$0.00</b>                     |
| <b>4. Calculate gross income.</b> Add line 2 + line 3.  | <b>4. \$6,627.83</b> | <b>\$1,574.82</b>                 |

Debtor 1 **Anthony Matthew Herbert**

Case number (if known)

|  | For Debtor 1          | For Debtor 2 or non-filing spouse |
|--|-----------------------|-----------------------------------|
| Copy line 4 here ..... → 4.  | <b>\$6,627.83</b>     | <b>\$1,574.82</b>                 |
| <b>5. List all payroll deductions:</b>   |                       |                                   |
| 5a. Tax, Medicare, and Social Security deductions  | 5a. <b>\$1,242.38</b> | <b>\$0.00</b>                     |
| 5b. Mandatory contributions for retirement plans   | 5b. <b>\$0.00</b>     | <b>\$0.00</b>                     |
| 5c. Voluntary contributions for retirement plans   | 5c. <b>\$0.00</b>     | <b>\$0.00</b>                     |
| 5d. Required repayments of retirement fund loans   | 5d. <b>\$0.00</b>     | <b>\$0.00</b>                     |
| 5e. Insurance  | 5e. <b>\$831.72</b>   | <b>\$0.00</b>                     |
| 5f. Domestic support obligations   | 5f. <b>\$0.00</b>     | <b>\$0.00</b>                     |
| 5g. Union dues   | 5g. <b>\$0.00</b>     | <b>\$0.00</b>                     |
| 5h. Other deductions.<br>Specify: _____  | 5h. + <b>\$0.00</b>   | <b>\$0.00</b>                     |
| <b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.   | 6. <b>\$2,074.10</b>  | <b>\$0.00</b>                     |
| <b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.  | 7. <b>\$4,553.73</b>  | <b>\$1,574.82</b>                 |
| <b>8. List all other income regularly received:</b>  |                       |                                   |
| 8a. Net income from rental property and from operating a business, profession, or farm<br>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  | 8a. <b>\$0.00</b>     | <b>\$0.00</b>                     |
| 8b. Interest and dividends   | 8b. <b>\$0.00</b>     | <b>\$0.00</b>                     |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive<br>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  | 8c. <b>\$0.00</b>     | <b>\$0.00</b>                     |
| 8d. Unemployment compensation  | 8d. <b>\$0.00</b>     | <b>\$0.00</b>                     |
| 8e. Social Security  | 8e. <b>\$0.00</b>     | <b>\$0.00</b>                     |
| 8f. Other government assistance that you regularly receive<br>Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.<br>Specify: _____   | 8f. <b>\$0.00</b>     | <b>\$0.00</b>                     |
| 8g. Pension or retirement income   | 8g. <b>\$0.00</b>     | <b>\$0.00</b>                     |
| 8h. Other monthly income.<br>Specify: _____  | 8h. + <b>\$0.00</b>   | <b>\$0.00</b>                     |
| <b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.   | 9. <b>\$0.00</b>      | <b>\$0.00</b>                     |
| <b>10. Calculate monthly income.</b> Add line 7 + line 9.<br>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.  | 10. <b>\$4,553.73</b> | <b>\$1,574.82</b>                 |
| <b>11. State all other regular contributions to the expenses that you list in Schedule J.</b><br>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.<br><br>Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.<br>Specify: _____ | 11. + <b>\$0.00</b>   |                                   |
| <b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.   | 12. <b>\$6,128.55</b> | <b>\$6,128.55</b>                 |
| <b>13. Do you expect an increase or decrease within the year after you file this form?</b><br><input checked="" type="checkbox"/> No. <b>None.</b><br><input type="checkbox"/> Yes. Explain: _____   |                       | <b>Combined monthly income</b>    |



**Fill in this information to identify your case:**

|   |  |                |                |
|---|--|----------------|----------------|
| Debtor 1                                | <b>Anthony</b>                         | <b>Matthew</b> | <b>Herbert</b> |
|   | First Name                             | Middle Name    | Last Name      |
| Debtor 2<br>(Spouse, if filing)         |  |                |                |
|   | First Name                             | Middle Name    | Last Name      |
| United States Bankruptcy Court for the: | <b>WESTERN DIST. OF NORTH CAROLINA</b> |                |                |
| Case number<br>(if known)               |  |                |                |

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

**Schedule J: Your Expenses**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household**

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

☐ No

☒ Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

| Dependent's relationship to Debtor 1 or Debtor 2 | Dependent's age | Does dependent live with you?  |
|--|-----------------|--|
| <u>Daughter</u>                                  | <u>17</u>       | <input type="checkbox"/> No<br><input checked="" type="checkbox"/> Yes |
| <u>Spouse</u>                                    | <u>53</u>       | <input type="checkbox"/> No<br><input checked="" type="checkbox"/> Yes |
| <u></u>  | <u></u>         | <input type="checkbox"/> No<br><input type="checkbox"/> Yes            |
| <u></u>  | <u></u>         | <input type="checkbox"/> No<br><input type="checkbox"/> Yes            |
| <u></u>  | <u></u>         | <input type="checkbox"/> No<br><input type="checkbox"/> Yes            |

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence.  
Include first mortgage payments and any rent for the ground or lot.

4. \$1,617.72

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4a.

4b.

4c. \$150.00

4d. \$120.00

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Your expenses**

|  |      |                 |
|--|------|-----------------|
| <b>5. Additional mortgage payments for your residence, such as home equity loans</b>   | 5.   | _____           |
| <b>6. Utilities:</b>   |      |                 |
| 6a. Electricity, heat, natural gas   | 6a.  | <u>\$325.00</u> |
| 6b. Water, sewer, garbage collection   | 6b.  | <u>\$68.27</u>  |
| 6c. Telephone, cell phone, Internet, satellite, and cable services   | 6c.  | <u>\$170.00</u> |
| 6d. Other. Specify: _____  | 6d.  | _____           |
| <b>7. Food and housekeeping supplies</b>   | 7.   | <u>\$907.00</u> |
| <b>8. Childcare and children's education costs</b>   | 8.   | _____           |
| <b>9. Clothing, laundry, and dry cleaning</b>  | 9.   | <u>\$150.00</u> |
| <b>10. Personal care products and services</b>   | 10.  | <u>\$100.00</u> |
| <b>11. Medical and dental expenses</b>   | 11.  | <u>\$250.00</u> |
| <b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.   | 12.  | <u>\$300.00</u> |
| <b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>  | 13.  | <u>\$275.00</u> |
| <b>14. Charitable contributions and religious donations</b>  | 14.  | _____           |
| <b>15. Insurance.</b><br>Do not include insurance deducted from your pay or included in lines 4 or 20.   |      |                 |
| 15a. Life insurance  | 15a. | _____           |
| 15b. Health insurance  | 15b. | _____           |
| 15c. Vehicle insurance   | 15c. | <u>\$375.00</u> |
| 15d. Other insurance. Specify: _____   | 15d. | _____           |
| <b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.<br>Specify: _____  | 16.  | _____           |
| <b>17. Installment or lease payments:</b>  |      |                 |
| 17a. Car payments for Vehicle 1 <b>Non-Filing Spouse's Car Payment</b>   | 17a. | <u>\$420.15</u> |
| 17b. Car payments for Vehicle 2 <b>Non-Filing Spouse's Car Payment</b>   | 17b. | <u>\$149.61</u> |
| 17c. Other. Specify: <b>2nd Mortgage</b>   | 17c. | <u>\$318.00</u> |
| 17d. Other. Specify: _____   | 17d. | _____           |
| <b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b> | 18.  | _____           |
| <b>19. Other payments you make to support others who do not live with you.</b><br>Specify: _____   | 19.  | _____           |

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

|   |            |
|---|------------|
| 20a. Mortgages on other property                  | 20a. _____ |
| 20b. Real estate taxes                            | 20b. _____ |
| 20c. Property, homeowner's, or renter's insurance | 20c. _____ |
| 20d. Maintenance, repair, and upkeep expenses     | 20d. _____ |
| 20e. Homeowner's association or condominium dues  | 20e. _____ |

**21. Other.** Specify: **Non-Filing Spouse Credit Card Bills** 21. + **\$360.00**

**22. Calculate your monthly expenses.**

|   |                        |
|---|------------------------|
| 22a. Add lines 4 through 21.  | 22a. <b>\$6,055.75</b> |
| 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2. | 22b. _____             |
| 22c. Add line 22a and 22b. The result is your monthly expenses.                       | 22c. <b>\$6,055.75</b> |

**23. Calculate your monthly net income.**

|   |                          |
|---|--------------------------|
| 23a. Copy line 12 (your combined monthly income) from Schedule I.                                       | 23a. <b>\$6,128.55</b>   |
| 23b. Copy your monthly expenses from line 22c above.  | 23b. - <b>\$6,055.75</b> |
| 23c. Subtract your monthly expenses from your monthly income.<br>The result is your monthly net income. | 23c. <b>\$72.80</b>      |

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here:

**None.**

**Fill in this information to identify your case:**

|  |                |                |                |
|--|----------------|----------------|----------------|
| Debtor 1   | <b>Anthony</b> | <b>Matthew</b> | <b>Herbert</b> |
|  | First Name     | Middle Name    | Last Name      |
| Debtor 2<br>(Spouse, if filing)  |                |                |                |
|  | First Name     | Middle Name    | Last Name      |
| United States Bankruptcy Court for the: <b>WESTERN DIST. OF NORTH CAROLINA</b> |                |                |                |
| Case number<br>(if known)  |                |                |                |

☐ Check if this is an amended filing

Official Form 106Sum

**Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

**Part 1: Summarize Your Assets**

**Your assets**

Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)

1a. Copy line 55, Total real estate, from Schedule A/B..... **\$432,000.00**

1b. Copy line 62, Total personal property, from Schedule A/B..... **\$3,598.03**

1c. Copy line 63, Total of all property on Schedule A/B..... **\$435,598.03**

**Part 2: Summarize Your Liabilities**

**Your liabilities**

Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)

2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D..... **\$420,297.79**

3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... **\$0.00**

3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... **+** **\$181,427.20**

**Your total liabilities**

**\$601,724.99**

**Part 3: Summarize Your Income and Expenses**

4. *Schedule I: Your Income* (Official Form 106I)

Copy your combined monthly income from line 12 of Schedule I..... **\$6,128.55**

5. *Schedule J: Your Expenses* (Official Form 106J)

Copy your monthly expenses from line 22c of Schedule J..... **\$6,055.75**

Debtor 1 Anthony Matthew Herbert Case number (if known) \_\_\_\_\_

**Part 4: Answer These Questions for Administrative and Statistical Records**

**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  
☒ Yes

**7. What kind of debt do you have?**

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  
☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

**\$8,478.44**

**9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

**Total claim**

**From Part 4 on *Schedule E/F*, copy the following:**

|  |               |
|--|---------------|
| 9a. Domestic support obligations. (Copy line 6a.)  | \$0.00        |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  | \$0.00        |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)  | \$0.00        |
| 9d. Student loans. (Copy line 6f.)   | \$0.00        |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$0.00        |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)                                       | + \$0.00      |
| 9g. <b>Total.</b> Add lines 9a through 9f.   | <b>\$0.00</b> |

**Fill in this information to identify your case:**

|   |  |                |                |
|---|--|----------------|----------------|
| Debtor 1                                | <u>Anthony</u>                         | <u>Matthew</u> | <u>Herbert</u> |
|   | First Name                             | Middle Name    | Last Name      |
| Debtor 2<br>(Spouse, if filing)         | _____                                  | _____          | _____          |
|   | First Name                             | Middle Name    | Last Name      |
| United States Bankruptcy Court for the: | <u>WESTERN DIST. OF NORTH CAROLINA</u> |                |                |
| Case number<br>(if known)               | _____                                  |                |                |

☐ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

**X** /s/ Anthony Matthew Herbert

Anthony Matthew Herbert, Debtor 1

Date 06/22/2021

MM / DD / YYYY

**X** \_\_\_\_\_

Signature of Debtor 2

Date \_\_\_\_\_

MM / DD / YYYY

**Fill in this information to identify your case:**

|  |                |                |                |
|--|----------------|----------------|----------------|
| Debtor 1   | <b>Anthony</b> | <b>Matthew</b> | <b>Herbert</b> |
|  | First Name     | Middle Name    | Last Name      |
| Debtor 2<br>(Spouse, if filing)  |                |                |                |
|  | First Name     | Middle Name    | Last Name      |
| United States Bankruptcy Court for the: <b>WESTERN DIST. OF NORTH CAROLINA</b> |                |                |                |
| Case number<br>(if known)  |                |                |                |

☐ Check if this is an amended filing

Official Form 107

**Statement of Financial Affairs for Individuals Filing for Bankruptcy**

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Give Details About Your Marital Status and Where You Lived Before**

**1. What is your current marital status?**

- ☒ Married  
☐ Not married

**2. During the last 3 years, have you lived anywhere other than where you live now?**

- ☒ No  
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

**3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?**

(Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
- ☒ Yes. Fill in the details.

|   | Debtor 1   | Debtor 2  |
|---|--|---|
|   | <b>Sources of income</b><br>Check all that apply.  | <b>Gross income</b><br>(before deductions and exclusions) |
| <b>From January 1 of the current year until the date you filed for bankruptcy:</b>    | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips<br><input type="checkbox"/> Operating a business | <b>\$35,950.60</b>  |
| <b>For the last calendar year:</b><br>(January 1 to December 31, <u>2020</u> )        | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips<br><input type="checkbox"/> Operating a business | <b>\$66,110.00</b>  |
| <b>For the calendar year before that:</b><br>(January 1 to December 31, <u>2019</u> ) | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips<br><input type="checkbox"/> Operating a business | <b>\$27,812.00</b>  |

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are in a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☒ No  
☐ Yes. Fill in the details.



Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**

**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825\* or more?

☐ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$6,825\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☒ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

*Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations such as child support and alimony.

☒ No

☐ Yes. List all payments to an insider.

**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments that benefited an insider.

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No

☒ Yes. Fill in the details.

**Case title**

**Ascentium Capital LLC v.  
Carolina Remodeling Services**

**Nature of the case**

**Collection action**

**Court or agency**

**Superior Court of California**

Court Name

**700 Civic Center Drive West**

Number Street

**Central Justice Center**

**Status of the case**

☒ Pending

☐ On appeal

☐ Concluded

Case number **30-2020-01143412-C**

**Santa Ana**

City

**CA**

State

**92701**

ZIP Code

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Case title**  
**Hyland v. Herbert, et al.**

**Nature of the case**  
**Action in excess of \$25,000**  
**alleging negligence, breach of**  
**contract, breach of warranties,**  
**etc.**

Case number **20-CVS-6717**

**Court or agency**  
**Mecklenburg County Superior Court**

**Status of the case**  
☒ Pending  
☐ On appeal  
☐ Concluded

**Charlotte** **NC** **28202**

City State ZIP Code

**Case title**  
**Ferguson Enterprises, Inc. v.**  
**Carolina Remodeling Services**  
**& Herbert**

**Nature of the case**

Case number **18 CVD 020509**

**Court or agency**  
**Mecklenburg County Superior Court**

**Status of the case**  
☐ Pending  
☐ On appeal  
☒ Concluded

**Charlotte** **NC** **28202**

City State ZIP Code

**Case title**  
**National Funding, Inc. v.**  
**Carolina Remodeling Services**  
**& Herbert**

**Nature of the case**  
**Judgment**

Case number **19 CVS 3334**

**Court or agency**  
**Union County District Court**

**Status of the case**  
☐ Pending  
☐ On appeal  
☒ Concluded

City State ZIP Code

**Case title**  
**Wells Fargo Bank, NA v.**  
**Herbert**

**Nature of the case**  
**Collection Action**

Case number **19 CVD1148**

**Court or agency**  
**Union County District Court**

**Status of the case**  
☐ Pending  
☐ On appeal  
☒ Concluded

**Monroe** **NC** **28112**

City State ZIP Code

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

- ☒ No. Go to line 11.  
☐ Yes. Fill in the information below.

Debtor 1 Anthony Matthew Herbert Case number (if known) \_\_\_\_\_

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No  
☐ Yes. Fill in the details.

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No  
☐ Yes

### Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No  
☐ Yes. Fill in the details for each gift.

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No  
☐ Yes. Fill in the details for each gift or contribution.

### Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No  
☐ Yes. Fill in the details.

### Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required for your bankruptcy.

- ☐ No  
☒ Yes. Fill in the details.

| Person Who Was Paid                            | Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|--|---|-----------------------------------|-------------------|
| <u>Law Office of Kimberly A. Sheek</u>         | The debtor paid a total of \$2850 representing    |                                   |                   |
| <u>P.O. Box 480740</u>                         | \$2512 attorney fees and \$338 filing fee.        | <u>10/2020-1/2021</u>             | <u>\$2,850.00</u> |
| <u>Number Street</u>                           |   |                                   |                   |
| <u>Charlotte NC 28269</u>                      |   |                                   |                   |
| <u>City State ZIP Code</u>                     |   |                                   |                   |
| <u>www.sheeklawoffice.com</u>                  |   |                                   |                   |
| <u>Email or website address</u>                |   |                                   |                   |
| <u>Person Who Made the Payment, if Not You</u> |   |                                   |                   |

Debtor 1 Anthony Matthew Herbert Case number (if known) \_\_\_\_\_

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No  
☐ Yes. Fill in the details.

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No  
☐ Yes. Fill in the details.

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

- ☒ No  
☐ Yes. Fill in the details.

### Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No  
☐ Yes. Fill in the details.

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No  
☐ Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☐ No  
☒ Yes. Fill in the details.

|                          |                | Who else has or had access to it? | Describe the contents           | Do you still have it?                  |
|--------------------------|----------------|-----------------------------------|---------------------------------|--|
| <b>Public Storage</b>    |                |                                   | <b>Miscellaneous hand tools</b> | <input checked="" type="checkbox"/> No |
| Name of Storage Facility |                | Name                              |                                 | <input type="checkbox"/> Yes           |
| <b>1620 Newtown Rd.</b>  |                |                                   |                                 |  |
| Number Street            |                | Number Street                     |                                 |  |
|                          |                |                                   |                                 |  |
| <b>Wesley Chapel</b>     | <b>NC</b>      |                                   |                                 |  |
| City                     | State ZIP Code | City                              | State ZIP Code                  |  |

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No  
☐ Yes. Fill in the details.

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substance, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar item.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No  
☐ Yes. Fill in the details.

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No  
☐ Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No  
☐ Yes. Fill in the details.

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)  
☐ A partner in a partnership  
☒ An officer, director, or managing executive of a corporation  
☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☐ No. None of the above applies. Go to Part 12.  
☒ Yes. Check all that apply above and fill in the details below for each business.

|  |   |   |
|--|---|---|
| <b>Carolina Remodeling Services Corp.</b><br>Business Name | <b>Home Building &amp; Remodeling Services</b><br>Describe the nature of the business | <b>Employer Identification number</b><br>Do not include Social Security number or ITIN. |
| <b>2104 Bluestone Ct.</b><br>Number Street                 | <b>Jeff Miller Tax Services</b><br>Name of accountant or bookkeeper                   | EIN: <u>4</u> <u>7</u> - <u>3</u> <u>0</u> <u>7</u> <u>1</u> <u>9</u> <u>3</u> <u>6</u> |
| <b>Waxhaw</b><br>City                                      | <b>NC</b><br>State  | <b>Dates business existed</b><br>From <u>2/9/2015</u> To <u>11/2019</u>                 |
| <b>28173</b><br>ZIP Code                                   |   |   |

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No  
☐ Yes. Fill in the details below.

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Anthony Matthew Herbert  
Anthony Matthew Herbert, Debtor 1  
Date 06/22/2021

X \_\_\_\_\_  
Signature of Debtor 2  
Date \_\_\_\_\_

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No  
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No  
☐ Yes. Name of person \_\_\_\_\_ Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

**Fill in this information to identify your case:**

|  |                |                |                |
|--|----------------|----------------|----------------|
| Debtor 1   | <b>Anthony</b> | <b>Matthew</b> | <b>Herbert</b> |
|  | First Name     | Middle Name    | Last Name      |
| Debtor 2<br>(Spouse, if filing)  |                |                |                |
|  | First Name     | Middle Name    | Last Name      |
| United States Bankruptcy Court for the: <b>WESTERN DIST. OF NORTH CAROLINA</b> |                |                |                |
| Case number<br>(if known)  |                |                |                |

☐ Check if this is an amended filing

**Official Form 108**

**Statement of Intention for Individuals Filing Under Chapter 7**

**12/15**

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

**Part 1: List Your Creditors Who Hold Secured Claims**

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Hold Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral

What do you intend to do with the property that secures a debt?

Did you claim the property as exempt on Schedule C?

Creditor's name: **Ascentium Capital LLC**

Description of property securing debt: **2014 Blue Stone Court, Waxhaw, NC 28173**

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☐ Retain the property and enter into a *Reaffirmation Agreement*.
- ☒ Retain the property and [explain]:  
**Debtor will continue making payments to creditor without reaffirming.**
- ☐ No
- ☒ Yes

Creditor's name: **Carter Lumber of the South, Inc.**

Description of property securing debt: **2014 Blue Stone Court, Waxhaw, NC 28173**

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☐ Retain the property and enter into a *Reaffirmation Agreement*.
- ☒ Retain the property and [explain]:  
**Debtor will continue making payments to creditor without reaffirming.**
- ☐ No
- ☒ Yes

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**Identify the creditor and the property that is collateral**

Creditor's name: **Charlotte Metro Federal Credit Union**  
Description of property securing debt: **2014 Blue Stone Court, Waxhaw, NC 28173**

**What do you intend to do with the property that secures a debt?**

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a *Reaffirmation Agreement*.  
☒ Retain the property and [explain]:  
**Debtor will continue making payments to creditor without reaffirming.**

**Did you claim the property as exempt on Schedule C?**

- ☐ No  
☐ Yes

Creditor's name: **Chase Mortgage**  
Description of property securing debt: **2014 Blue Stone Court, Waxhaw, NC 28173**

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a *Reaffirmation Agreement*.  
☒ Retain the property and [explain]:  
**Debtor will continue making payments to creditor without reaffirming.**

- ☐ No  
☐ Yes

Creditor's name: **Ferguson Enterprises, Inc.**  
Description of property securing debt: **2014 Blue Stone Court, Waxhaw, NC 28173**

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a *Reaffirmation Agreement*.  
☒ Retain the property and [explain]:  
**Debtor will continue making payments to creditor without reaffirming.**

- ☐ No  
☒ Yes

Creditor's name: **ITC Millwork, LLC**  
Description of property securing debt: **2014 Blue Stone Court, Waxhaw, NC 28173**

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a *Reaffirmation Agreement*.  
☒ Retain the property and [explain]:  
**Debtor will continue making payments to creditor without reaffirming.**

- ☐ No  
☒ Yes

Creditor's name: **National Funding, Inc.**  
Description of property securing debt: **2014 Blue Stone Court, Waxhaw, NC 28173**

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a *Reaffirmation Agreement*.  
☒ Retain the property and [explain]:  
**Debtor will continue making payments to creditor without reaffirming.**

- ☐ No  
☒ Yes

Creditor's name: **Wells Fargo Bank, NA**  
Description of property securing debt: **2014 Blue Stone Court, Waxhaw, NC 28173**

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a *Reaffirmation Agreement*.  
☒ Retain the property and [explain]:  
**Debtor will continue making payments to creditor without reaffirming.**

- ☐ No  
☒ Yes



Debtor 1 Anthony Matthew Herbert Case number (if known) \_\_\_\_\_

**Part 2: List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will this lease be assumed?

None.

**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and personal property that is subject to an unexpired lease.

X /s/ Anthony Matthew Herbert  
Anthony Matthew Herbert, Debtor 1

X \_\_\_\_\_  
Signature of Debtor 2

Date 06/22/2021  
MM / DD / YYYY

Date \_\_\_\_\_  
MM / DD / YYYY

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

---

### This notice is for you if:

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts.  
*Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 -- Liquidation
- Chapter 11 -- Reorganization
- Chapter 12 -- Voluntary repayment plan for family farmers or fishermen
- Chapter 13 -- Voluntary repayment plan for individuals with regular income

**You should have an attorney review your decision to file for bankruptcy and the choice of chapter.**

---

### Chapter 7: Liquidation

---

|   |       |                    |
|---|-------|--------------------|
|   | \$245 | filing fee         |
|   | \$78  | administrative fee |
| + | \$15  | trustee surcharge  |
|   | \$338 | total fee          |

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that the even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form--the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form--sometimes called the *Means Test*--deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If your income is more than the median income

for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

---

## Chapter 11: Reorganization

---

|   |         |                    |
|---|---------|--------------------|
|   | \$1,167 | filing fee         |
| + | \$571   | administrative fee |
|   | <hr/>   |                    |
|   | \$1,738 | total fee          |

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

|   |       |                    |
|---|-------|--------------------|
|   | \$200 | filing fee         |
| + | \$78  | administrative fee |
|   | \$278 | total fee          |

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

### Chapter 13: Repayment plan for individuals with regular income

|   |       |                    |
|---|-------|--------------------|
|   | \$235 | filing fee         |
| + | \$78  | administrative fee |
|   | \$313 | total fee          |

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and local rules of the court.

For more information about the documents and their deadlines, go to:

<http://www.uscourts.gov/forms/bankruptcy-forms>

### **Bankruptcy crimes have serious consequences**

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury--either orally or in writing--in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### **Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together--called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### **Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

B2030 (Form 2030) (12/15)

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NORTH CAROLINA  
CHARLOTTE DIVISION**

In re **Anthony Matthew Herbert**

Case No. \_\_\_\_\_

Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

|  |                          |
|--|--------------------------|
| For legal services, I have agreed to accept.....           | <u><b>\$2,512.00</b></u> |
| Prior to the filing of this statement I have received..... | <u><b>\$2,512.00</b></u> |
| Balance Due.....   | <u><b>\$0.00</b></u>     |

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

B2030 (Form 2030) (12/15)

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

**Chapter 13: See Local Form 3**

**Chapter 7: Motions to avoid judicial lien, motion to avoid non-possessory, non purchase money security interest, motion for authority to sell property, motion to settle claim with Trustee, defense of motion for relief from stay, post discharge injunction actions, defense or prosecution of adversary proceedings, case conversion, case reopening, preparation of reaffirmation agreement or attendance of the hearing, any other matter not covered by the base fee.**

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**06/22/2021**

*Date*

**/s/ Kimberly A. Sheek**

*Kimberly A. Sheek*

Law Office of Kimberly A. Sheek

P.O. Box 480740

Charlotte, NC 28269

[www.sheeklawoffice.com](http://www.sheeklawoffice.com)

Phone: (704) 842-9776 / Fax: (704) 943-0728

Bar No. 34199

**/s/ Anthony Matthew Herbert**

*Anthony Matthew Herbert*

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NORTH CAROLINA  
CHARLOTTE DIVISION**

IN RE: **Anthony Matthew Herbert**

CASE NO

CHAPTER **7**

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 6/22/2021

Signature /s/ Anthony Matthew Herbert  
Anthony Matthew Herbert

Date \_\_\_\_\_

Signature \_\_\_\_\_



Advanced Call Center Technologies  
PO Box 9091  
Johnson City, TN 37615

AFNI  
Corporate Headquarters  
404 Brock Dr.  
Bloomington, IL 61701

Allied Interstate, LLC  
12755 Highway 55, Suite 300  
Plymouth, MN 55441

Allstate Insurance Co.  
c/o B. Elizabeth Todd  
3440 Toringdon Way, Suite 310  
Charlotte, NC 28277

ARS National Services, Inc.  
PO Box 469046  
Escondido, CA 92046-9046

Ascentium Capital LLC  
c/o Wright Law Group, PLLC  
Melody G. Anderson  
4470 W. Sunset Blvd., Suite 90027

B. Elizabeth Todd, Attorney  
3440 Toringdon Way, Suite 310  
Charlotte, NC 28277

Bank of America Credit Card  
PO Box 982284  
El Paso, TX 79998

Barefoot & Co  
PO Box 957  
Matthews, NC 28106

Benjamin E. Grimsley, Attorney  
Grimsley Law Firm, LLC  
PO Box 11682  
Columbia, SC 29211

Bright Crayon Marketing, LLC  
21214 Schofield Dr.  
Gretna, NE 68028

Brock & Scott, PLLC  
5431 Oleander Dr.  
Wilmington, NC 28403

Capital One  
Attn: General Correspondence  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

Carolina Sports Chiropractic PLLC  
8912 Blakeney Professional Dr., Suite 100  
Charlotte, NC 28277

Carter Lumber of the South, Inc.  
2801 Westinghouse  
Charlotte, NC 28273

Charlotte Metro Federal Credit Union  
718 Central Ave.  
Charlotte, NC 28204

Chase Cardmember Services  
PO Box 9013  
Addison, TX 75001

Chase Mortgage  
Attn: Customer Service Research  
Mail Code: OH4-7302  
Columbus, OH 43224-0696

Citibank/Citi Cards/Best Buy  
Citibank Customer Service  
PO Box 6500  
Sioux Falls, SD 57117

Citibank/Citi Cards/Home Depot  
Citibank Customer Service  
PO Box 6500  
Sioux Falls, SD 57117

City of Charlotte  
Billing Center  
P.O. Box 1316  
Charlotte, NC 28201-1316

Clifton & Patricia Moody  
1421 Maryland Ave.  
Charlotte, NC 28210

Cornelius & Karen Tate  
1308 Churchill Downs  
Waxhaw, NC 28173

Credit Collection Services (CCS)  
PO Box 448  
Norwood, MA 02062-0448

Credit One Bank  
General Correspondence  
PO Box 98873  
Las Vegas, NV 89193

CT Corporation System, as representative  
Attn: SPRS  
330 N. Brand Blvd, Suite 700  
Glendale, CA 91203

Derek P. Adler  
DeVore, Acton & Stafford, PA  
438 Queens Rd.  
Charlotte, NC 28207

Ferguson Enterprises, Inc.  
PO Box 100286  
Atlanta, GA 30384

Ferguson Enterprises, Inc.  
10604 McCullen Creek Pkwy  
Charlotte, NC 28226

First Source Advantage  
205 Bryant Woods S  
Buffalo, NY 14228

Gilpin Law Offices, PLLC  
126 N. McDowell St.  
Charlotte, NC 28204

Griffin Masonry, Inc.  
PO Box 23027  
Charlotte, NC 28227

Harris Electric  
505 W. Craighead Rd  
Charlotte, NC 28206

Home Team Pest Defense, Inc.  
5005 F West WT Harris Blvd  
Charlotte, NC 28269

Howard M. Labiner  
PO Box 3425  
Matthews, NC 28106

Indigo & Ivy Home  
1419 Goodwin Ave.  
Charlotte, NC 28205

Intelligent Design Engineering  
1945 JN Pease Pl., Unit 204  
Charlotte, NC 28262

Internal Revenue Service  
Centralized Solvency Operation  
PO Box 7346  
Philadelphia, PA 19101-7346

ITC Millwork, LLC  
c/o Weaver Bennett & Bland, PA  
196 N. Trade St.  
Matthews, NC 28105

James Hyland  
c/o David W. Gilpin  
126 N. McDowell St.  
Charlotte, NC 28204

Johanna Hyland  
c/o David W. Gilpin  
126 N. McDowell St.  
Charlotte, NC 28204

John Harris Electric  
5431 Haney Rd.  
York, SC 29745

Lien Solutions  
PO Box 29071  
Glendale, CA 91209

Lincoln Derr, PLLC  
4350 Congress St.  
Charlotte, NC 28209

Lindley Law  
326 W. 10th St.  
Charlotte, NC 28202

LVNV Funding, LLC  
c/o Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Mecklenburg County Tax Office  
Office of the Tax Collector  
PO Box 31457  
Charlotte, NC 28231

Melissa Warhola  
1419 Godwin Ave  
Charlotte, NC 28205

Midland Credit Management Inc.  
PO Box 939069  
San Diego, CA 92123

Morgan Cabinetry, Inc.  
8056 Rockriver Rd  
Oakboro, NC 28128

MRS BPO  
1930 Olney Ave.  
Cherry Hill, NJ 08003

National Funding  
9820 Towne Center  
San Diego, CA 92121

National Funding, Inc.  
c/o Tara Muren  
9820 Towne Centre Dr.  
San Diego, CA 92121

NC Licensing Board for General Contracto  
5400 Creedmoor Rd.  
Raleigh, NC 27612

Norman & Associates  
355 McFarland 400 Dr., Suite A  
Alpharetta, GA 30004

North Carolina Attorney General  
Daniel Garner, General Counsel  
PO Box 871  
Raleigh, NC 27602

North Carolina Department of Revenue  
Bankruptcy Unit  
PO Box 1168  
Raleigh, NC 27602

Parker Jones

Patrick & Tish Connor  
1533 Maryland Ave.  
Charlotte, NC 28209

Perdue Brandon Fielder Collins & Mott  
P.O. Box 9132  
Amarillo, TX 79105

Pinnacle Contracting Services  
PO Box 781  
Oak Ridge, NC 27310

Portfolio Recovery Associates, LLC  
PO Box 41067  
Norfolk, VA 23541-1067

Poyner Spruill, LLP  
301 S. College St., Suite 2900  
Charlotte, NC 28202  
Attn: Sarah DiFranco

Praful Metha

Radius Global Solutions, LLC  
P.O. Box 390846  
Minneapolis, MN 55439

Salgado's Concrete  
2408 Meadow Plaza Dr.  
Lancaster, SC 29720

Sherwin Williams  
c/o DeHann & Bach, PA  
25 Whitney Dr., Suite 106  
Milford, OH 45150

Simply Wiring Services, Inc.  
1704 Williams Rd. Ext.  
Monroe, NC 28110

SYNCB/Lowes  
P.O. Box 965060  
Orlando, FL 32896

Todd Law Firm  
3440 Toringdon Way, Suite 310  
Charlotte, NC 28277

Union County Tax Collector  
PO Box 38  
Monroe, NC 28111

United Collection Bureau, Inc.  
5620 Southwyck Blvd., Suite 206  
Toledo, OH 43614



United Site Services of Fl, LLC  
PO Box 660475  
Dallas, TX 75266

United States Attorney's Office  
Western District of NC  
227 West Trade St., Suite 1650  
Charlotte, NC 28202

US Attorney General  
US Department of Justice  
950 Pennsylvania Ave, NW  
Washington, DC 20530

Verizon Wireless  
Attn: Bankruptcy Dept.  
500 Technology Dr., Suite 550  
Weldon Spring, MO 63304

Vital Mantra, LLC  
c/o Accounts Receivable  
1806 33rd St., Suite 180  
Orlando, FL 32839

Wells Fargo  
P.O. Box 5284  
Carolstream, IL 60197-5284

Wells Fargo Bank, NA  
SBA BBSG-San Antonio, Loan Ops  
MAC-T7422-012  
4101 Wiseman Blvd, Bldg 302

Wright Law Group  
4470 W. Sunset Blvd., Suite 9003  
Los Angeles, CA 90027

| Fill in this information to identify your case:                                |   |  |  | Check one box only as directed in this form and in Form 122A-1Supp: |  |
|--|---|--|--|---|--|
| Debtor 1   | <b>Anthony</b><br><small>First Name</small> | <b>Matthew</b><br><small>Middle Name</small> | <b>Herbert</b><br><small>Last Name</small> |   |  |
| Debtor 2<br>(Spouse, if filing)  | <br><small>First Name</small>               | <br><small>Middle Name</small>               | <br><small>Last Name</small>               |   |  |
| United States Bankruptcy Court for the: <b>WESTERN DIST. OF NORTH CAROLINA</b> |   |  |  |   |  |
| Case number<br>(if known)  | <br>  |  |  |   |  |

☐ 1. There is no presumption of abuse.  
☒ 2. The calculation to determine if a presumption of abuse applies will be made under Chapter 7 Means Test Calculation (Official Form 122A-2).  
☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.  
  
☐ Check if this is an amended filing

## Official Form 122A-1

### Chapter 7 Statement of Your Current Monthly Income

04/20

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file Statement of Exemption from Presumption of Abuse Under § 707(b)(2) (Official Form 122A-1Supp) with this form.

#### Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

- ☐ **Not married.** Fill out Column A, lines 2-11.
- ☐ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
- ☒ **Married and your spouse is NOT filing with you. You and your spouse are:**
- ☒ **Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
- ☐ **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

**Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case.** 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

|  | Column A<br>Debtor 1 | Column B<br>Debtor 2 or<br>non-filing spouse |
|--|----------------------|--|
| 2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).   | <u>\$6,406.00</u>    | <u>\$0.00</u>                                |
| 3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.   | <u>\$0.00</u>        | <u>\$0.00</u>                                |
| 4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3. | <u>\$0.00</u>        | <u>\$0.00</u>                                |

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

Column A  
Debtor 1

Column B  
Debtor 2 or  
non-filing spouse

**5. Net income from operating a business, profession, or farm**

|   | Debtor 1        | Debtor 2            |             |                                 |
|---|-----------------|---------------------|-------------|---------------------------------|
| Gross receipts (before all deductions)                  | <u>\$0.00</u>   | <u>\$5,756.48</u>   |             |                                 |
| Ordinary and necessary operating expenses               | — <u>\$0.00</u> | — <u>\$3,684.04</u> |             |                                 |
| Net monthly income from a business, profession, or farm | <u>\$0.00</u>   | <u>\$2,072.44</u>   | Copy here → | <u>\$0.00</u> <u>\$2,072.44</u> |

**6. Net income from rental and other real property**

|   | Debtor 1        | Debtor 2        |             |                             |
|---|-----------------|-----------------|-------------|-----------------------------|
| Gross receipts (before all deductions)                | <u>\$0.00</u>   | <u>\$0.00</u>   |             |                             |
| Ordinary and necessary operating expenses             | — <u>\$0.00</u> | — <u>\$0.00</u> |             |                             |
| Net monthly income from rental or other real property | <u>\$0.00</u>   | <u>\$0.00</u>   | Copy here → | <u>\$0.00</u> <u>\$0.00</u> |

**7. Interest, dividends, and royalties**

\$0.00      \$0.00

**8. Unemployment compensation**

\$0.00      \$0.00

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: .....↓

For you..... \$0.00

For your spouse..... \$0.00

**9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$0.00      \$0.00

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

Column A  
Debtor 1

Column B  
Debtor 2 or  
non-filing spouse

- 10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act; payments made under the Federal law relating to the national emergency declared by the President under the National Emergencies Act (50 U.S.C. 1601 et seq.) with respect to the coronavirus disease 2019 (COVID-19); payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Total amounts from separate pages, if any.

+ \_\_\_\_\_ + \_\_\_\_\_

- 11. Calculate your total current monthly income.**

Add lines 2 through 10 for each column.

Then add the total for Column A to the total for Column B.

**\$6,406.00** + **\$2,072.44** = **\$8,478.44**

Total current  
monthly income

## Part 2: Determine Whether the Means Test Applies to You

- 12. Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11.....Copy line 11 here → 12a. **\$8,478.44**

Multiply by 12 (the number of months in a year).

X 12

12b. The result is your annual income for this part of the form.

12b. **\$101,741.28**

- 13. Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

**North Carolina**

Fill in the number of people in your household.

**3**

Fill in the median family income for your state and size of household..... 13. **\$72,958.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

- 14. How do the lines compare?**

14a. ☐ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3. Do NOT fill out or file Official Form 122A-2.

14b. ☒ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

Debtor 1 Anthony Matthew Herbert Case number (if known) \_\_\_\_\_

**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

**X** /s/ Anthony Matthew Herbert  
Anthony Matthew Herbert, Debtor 1

Date 6/22/2021  
MM / DD / YYYY

**X** \_\_\_\_\_  
Signature of Debtor 2

Date \_\_\_\_\_  
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

| Fill in this information to identify your case:                                |   |  |  | Check the appropriate box as directed in lines 40 or 42:   |  |
|--|---|--|--|--|--|
| Debtor 1   | <b>Anthony</b><br><small>First Name</small> | <b>Matthew</b><br><small>Middle Name</small> | <b>Herbert</b><br><small>Last Name</small> |  |  |
| Debtor 2<br>(Spouse, if filing)  | _____<br><small>First Name</small>          | _____<br><small>Middle Name</small>          | _____<br><small>Last Name</small>          |  |  |
| United States Bankruptcy Court for the: <b>WESTERN DIST. OF NORTH CAROLINA</b> |   |  |  |  |  |
| Case number<br>(if known)  | _____                                       |  |  |  |  |
|  |   |  |  | <p>According to the calculation required by this Statement:</p> <p><input checked="" type="checkbox"/> 1. There is no presumption of abuse.</p> <p><input type="checkbox"/> 2. There is a presumption of abuse.</p> <p><input type="checkbox"/> Check if this is an amended filing</p> |  |

## Official Form 122A-2

### Chapter 7 Means Test Calculation

04/19

To fill out this form, you will need your completed copy of Chapter 7 Statement of Your Current Monthly Income (Official Form 122A-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

#### Part 1: Determine Your Adjusted Income

1. Copy your total current monthly income..... Copy line 11 from Official Form 122A-1 here → ..... 1. \$8,478.44

2. Did you fill out Column B in Part 1 of Form 122A-1?

- ☐ No. Fill in \$0 for the total on line 3.
- ☒ Yes. Is your spouse filing with you?
- ☒ No. Go to line 3.
- ☐ Yes. Fill in \$0 for the total on line 3.

3. Adjust your current monthly income by subtracting any part of your spouse's income not used to pay for the household expenses of you or your dependents. Follow these steps:

On line 11, Column B of Form 122A-1, was any amount of the income you reported for your spouse NOT regularly used for the household expenses of you or your dependents?

- ☒ No. Fill in \$0 for the total on line 3.
- ☐ Yes. Fill in the information below:

#### State each purpose for which the income was used

For example, the income is used to pay your spouse's tax debt or to support people other than you or your dependents

#### Fill in the amount you are subtracting from your spouse's income

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

+

Total .....

\$0.00

Copy total here..... → -

\$0.00

4. Adjust your current monthly income. Subtract the total on line 3 from line 1.

**\$8,478.44**

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

## Part 2: Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not deduct any amounts that you subtracted from your spouse's income in line 3 and do not deduct any operating expenses that you subtracted from income in lines 5 and 6 of Form 122A-1.

If your expenses differ from month to month, enter the average expense.

Whenever this part of the form refers to you, it means both you and your spouse if Column B of Form 122A-1 is filled in.

### 5. The number of people used in determining your deductions from income

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

3

### National Standards

You must use the IRS National Standards to answer the questions in lines 6-7.

6. **Food, clothing and other items:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items. **\$1,473.00**

7. **Out-of-pocket health care allowance:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories--people who are under 65 and people who are 65 or older--because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

#### People who are under 65 years of age

7a. Out-of-pocket health care allowance per person **\$68.00**  
 7b. Number of people who are under 65 **X 3**  
 7c. **Subtotal.** Multiply line 7a by line 7b. **\$204.00** Copy here → **\$204.00**

#### People who are 65 years of age or older

7d. Out-of-pocket health care allowance per person **\$142.00**  
 7e. Number of people who are 65 or older **X**  
 7f. **Subtotal.** Multiply line 7d by line 7e. **\$0.00** Copy here → + **\$0.00**

7g. **Total.** Add lines 7c and 7f. **\$204.00** Copy total here → **\$204.00**

Debtor 1 Anthony Matthew Herbert Case number (if known) \_\_\_\_\_

**Local Standards** You must use the IRS Local Standards to answer the questions in lines 8-15.

Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:

- Housing and utilities -- Insurance and operating expenses
- Housing and utilities -- Mortgage or rent expenses

To answer the questions in lines 8-9, use the U.S. Trustee Program chart.

To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

8. **Housing and utilities -- Insurance and operating expenses:** Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses. \$619.00

9. **Housing and utilities -- Mortgage or rent expenses:**

9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses. \$1,334.00

9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

| Name of the creditor                        | Average monthly payment |
|---|-------------------------|
| <u>Charlotte Metro Federal Credit Union</u> | <u>\$318.00</u>         |
| <u>Chase Mortgage</u>                       | <u>\$1,623.96</u>       |
| _____                                       | +                       |

Total average monthly payment

\$1,941.96

Copy here →

– \$1,941.96

Repeat this amount on line 33a.

9c. Net mortgage or rent expense.

Subtract line 9b (total average monthly payment) from line 9a (mortgage or rent expense). If this amount is less than \$0, enter \$0.

\$0.00

Copy here →

\$0.00

10. If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects the calculation of your monthly expenses, fill in any additional amount you claim. \_\_\_\_\_

Explain why: \_\_\_\_\_

11. **Local transportation expenses:** Check the number of vehicles for which you claim an ownership or operating expense.

- ☐ 0. Go to line 14.
- ☒ 1. Go to line 12.
- ☐ 2 or more. Go to line 12.

12. **Vehicle operation expense:** Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the Operating Costs that apply for your Census region or metropolitan statistical area. \$224.00



Debtor 1 **Anthony Matthew Herbert** Case number (if known) \_\_\_\_\_

- 13. Vehicle ownership or lease expense:** Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.

**Vehicle 1** Describe Vehicle 1:

13a. Ownership or leasing costs using IRS Local Standard. .... **\$533.00**

13b. Average monthly payment for all debts secured by Vehicle 1.

Do not include costs for leased vehicles.

To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you filed for bankruptcy. Then divide by 60.

| Name of each creditor for Vehicle 1 | Average monthly payment |
|-------------------------------------|-------------------------|
|-------------------------------------|-------------------------|

\_\_\_\_\_  
\_\_\_\_\_ + \_\_\_\_\_

Total average monthly payment

**\$0.00**

Copy here →

— **\$0.00**

Repeat this amount on line 33b.

13c. Net Vehicle 1 ownership or lease expense.

Subtract line 13b from line 13a. If this amount is less than \$0, enter \$0. ....

**\$533.00**

Copy net Vehicle 1 expense here →

**\$533.00**

**Vehicle 2** Describe Vehicle 2:

13d. Ownership or leasing costs using IRS Local Standard. ....

13e. Average monthly payment for all debts secured by Vehicle 2. Do not include costs for leased vehicles.

| Name of each creditor for Vehicle 2 | Average monthly payment |
|-------------------------------------|-------------------------|
|-------------------------------------|-------------------------|

\_\_\_\_\_  
\_\_\_\_\_ + \_\_\_\_\_

Total average monthly payment

Copy here →

—

Repeat this amount on line 33c.

13f. Net Vehicle 2 ownership or lease expense.

Subtract line 13e from 13d. If this amount is less than \$0, enter \$0. ....

Copy net Vehicle 2 expense here →

**\$0.00**

- 14. Public transportation expense:** If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the Public Transportation expense allowance regardless of whether you use public transportation.

**\$0.00**

Debtor 1 Anthony Matthew Herbert Case number (if known) \_\_\_\_\_

15. **Additional public transportation expense:** If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for Public Transportation. \$0.00

**Other Necessary Expenses** In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.

16. **Taxes:** The total monthly amount that you will actually owe for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes. \$1,205.68

Do not include real estate, sales, or use taxes.

17. **Involuntary deductions:** The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs. \$0.00

Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings.

18. **Life insurance:** The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance. Do not include premiums for life insurance on your dependents, or a non-filing spouse's life insurance, or for any form of life insurance other than term. \$26.60

19. **Court-ordered payments:** The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments. \$0.00

Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35.

20. **Education:** The total monthly amount that you pay for education that is either required:  
☐ as a condition for your job, or  
☐ for your physically or mentally challenged dependent child if no public education is available for similar services. \$0.00

21. **Childcare:** The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool. Do not include payments for any elementary or secondary school education. \$0.00

22. **Additional health care expenses, excluding insurance costs:** The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7. \$0.00  
 Payments for health insurance or health savings accounts should be listed only in line 25.

23. **Optional telephones and telephone services:** The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer. + \$0.00

Do not include payments for basic home telephone, internet and cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Official Form 122A-1, or any amount you previously deducted.

24. **Add all of the expenses allowed under the IRS expense allowances.** \$4,285.28  
 Add lines 6 through 23.

Debtor 1 Anthony Matthew Herbert Case number (if known) \_\_\_\_\_

**Additional Expense Deductions**

These are additional deductions allowed by the Means Test.  
Note: Do not include any expense allowances listed in lines 6-24.

- 25. Health insurance, disability insurance, and health savings account expenses.** The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.

|                        |                        |   |
|------------------------|------------------------|---|
| Health insurance       | <u>\$785.17</u>        |   |
| Disability insurance   | <u>\$0.00</u>          |   |
| Health savings account | + <u>\$0.00</u>        |   |
| Total                  | <u><u>\$785.17</u></u> | Copy total here → ..... <u>\$785.17</u> |

Do you actually spend this total amount?

- ☐ No. How much do you actually spend? \_\_\_\_\_
- ☒ Yes

- 26. Continuing contributions to the care of household or family members.** The actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. These expenses may include contributions to an account of a qualified ABLE program. 26 U.S.C. § 529A(b). \$0.00

- 27. Protection against family violence.** The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply. \$0.00

By law, the court must keep the nature of these expenses confidential.

- 28. Additional home energy costs.** Your home energy costs are included in your insurance and operating expenses on line 8. \_\_\_\_\_

If you believe that you have home energy costs that are more than the home energy costs included in expenses on line 8, then fill in the excess amount of home energy costs.

You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary.

- 29. Education expenses for dependent children who are younger than 18.** The monthly expenses (not more than \$170.83\* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school. \$0.00

You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.

\* Subject to adjustment on 4/01/22, and every 3 years after that for cases begun on or after the date of adjustment.

- 30. Additional food and clothing expense.** The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards. \_\_\_\_\_

To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

You must show that the additional amount claimed is reasonable and necessary.

- 31. Continuing charitable contributions.** The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 26 U.S.C. § 170(c)(1)-(2). + \$0.00

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**32. Add all of the additional expense deductions.**

Add lines 25 through 31.

**\$785.17**

**Deductions for Debt Payment**

**33. For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33e.**

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

**Average monthly payment**

**Mortgages on your home:**

33a. Copy line 9b here..... → **\$1,941.96**

**Loans on your first two vehicles:**

33b. Copy line 13b here..... → **\$0.00**

33c. Copy line 13e here..... → **\$0.00**

33d. List other secured debts:

| Name of each creditor for other secured debt | Identify property that secures the debt | Does payment include taxes or insurance?                               |                   |
|--|---|--|-------------------|
| <b>Ascentium Capital LLC</b>                 | <b>2014 Blue Stone Court, Waxl</b>      | <input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | <b>\$1,764.17</b> |
| <b>Carter Lumber of the South, Inc.</b>      | <b>2014 Blue Stone Court, Waxl</b>      | <input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | <b>\$227.33</b>   |
| <b>Ferguson Enterprises, Inc.</b>            | <b>2014 Blue Stone Court, Waxl</b>      | <input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | <b>+ \$263.55</b> |
| <b>(See continuation page.)</b>              |   |  |                   |

33e. Total average monthly payment. Add lines 33a through 33d..... **\$5,320.18**

Copy total here →

**\$5,320.18**

**34. Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?**

- ☐ No. Go to line 35.
- ☒ Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the cure amount). Next, divide by 60 and fill in the information below.

| Name of the creditor | Identify property that secures the debt | Total cure amount | Monthly cure amount   |
|----------------------|---|-------------------|-----------------------|
| _____                | _____                                   | _____             | ÷ 60 = _____          |
| _____                | _____                                   | _____             | ÷ 60 = _____          |
| _____                | _____                                   | _____             | ÷ 60 = <b>+</b> _____ |
| Total                |   |                   | <b>\$0.00</b>         |

Copy total here →

**\$0.00**

Debtor 1 **Anthony Matthew Herbert**

Case number (if known) \_\_\_\_\_

**35. Do you owe any priority claims such as a priority tax, child support, or alimony -- that are past due as of the filing date of your bankruptcy case?** 11 U.S.C. § 507.

- ☒ No. Go to line 36.  
☐ Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims..... + 60 = **\$0.00**

**36. Are you eligible to file a case under Chapter 13?** 11 U.S.C. § 109(e).  
 For more information, go online using the link for Bankruptcy Basics specified in the separate instructions for this form. Bankruptcy Basics may also be available at the bankruptcy clerk's office.

- ☐ No. Go to line 37.  
☒ Yes. Fill in the following information.

Projected monthly plan payment if you were filing under Chapter 13 **\$72.80**

Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts).

x **7.8** %

To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

Average monthly administrative expense if you were filing under Chapter 13 **\$5.68** Copy total here → **\$5.68**

**37. Add all of the deductions for debt payment.**  
 Add lines 33e through 36.

**\$5,325.86**

**Total Deductions from Income**

**38. Add all of the allowed deductions.**

Copy line 24, *All of the expenses allowed under IRS expense allowances*..... **\$4,285.28**

Copy line 32, *All of the additional expense deductions*..... **\$785.17**

Copy line 37, *All of the deductions for debt payment*..... + **\$5,325.86**

Total deductions **\$10,396.31** Copy total here → **\$10,396.31**

**Part 3: Determine Whether There Is a Presumption of Abuse**

**39. Calculate monthly disposable income for 60 months**

39a. Copy line 4, *adjusted current monthly income*..... **\$8,478.44**

39b. Copy line 38, *Total deductions*..... - **\$10,396.31**

39c. Monthly disposable income. 11 U.S.C. § 707(b)(2). **(\$1,917.87)** Copy here → **(\$1,917.87)**  
 Subtract line 39b from line 39a.

For the next 60 months (5 years)..... x 60

39d. **Total.** Multiply line 39c by 60..... 39d. **(\$115,072.20)** Copy here → **\$115,072.20**

Debtor 1 Anthony Matthew Herbert Case number (if known) \_\_\_\_\_

**40. Find out whether there is a presumption of abuse.** Check the box that applies:

- ☒ **The line 39d is less than \$8,175\*.** On the top of page 1 of this form, check box 1, *There is no presumption of abuse.*  
Go to Part 5.
- ☐ **The line 39d is more than \$13,650\*.** On the top of page 1 of this form, check box 2, *There is a presumption of abuse.*  
You may fill out Part 4 if you claim special circumstances. Then go to Part 5.
- ☐ **The line 39d is at least \$8,175\*, but not more than \$13,650\*.** Go to line 41.

\* Subject to adjustment on 4/01/22, and every 3 years after that for cases filed on or after the date of adjustment.

**41. 41a. Fill in the amount of your total nonpriority unsecured debt.** If you filled out  
*A Summary of Your Assets and Liabilities and Certain Statistical Information Schedules*  
(Official Form 106Sum), you may refer to line 3b on that form. ....

x .25

- 41b. 25% of your total nonpriority unsecured debt.** 11 U.S.C. § 707(b)(2)(A)(i)(I).  
Multiply line 41a by 0.25.

Copy  
here →

**42. Determine whether the income you have left over after subtracting all allowed deductions is enough to pay 25% of your unsecured, nonpriority debt.**

Check the box that applies:

- ☐ **Line 39d is less than line 41b.** On the top of page 1 of this form, check box 1, *There is no presumption of abuse.*  
Go to Part 5.
- ☐ **Line 39d is equal to or more than line 41b.** On the top of page 1 of this form, check box 2, *There is a presumption of abuse.*  
You may fill out Part 4 if you claim special circumstances. Then go to Part 5.

**Part 4: Give Details About Special Circumstances**

**43. Do you have any special circumstances that justify additional expenses or adjustments of current monthly income for which there is no reasonable alternative?** 11 U.S.C. § 707(b)(2)(B).

- ☒ No. Go to Part 5.
- ☐ Yes. Fill in the following information. All figures should reflect your average monthly expense or income adjustment for each item. You may include expenses you listed in line 25.

You must give a detailed explanation of the special circumstances that make the expenses or income adjustments necessary and reasonable. You must also give your case trustee documentation of your actual expenses or income adjustments.

| Give a detailed explanation of the special circumstances | Average monthly expense or income adjustment |
|--|--|
| _____  | _____  |
| _____  | _____  |
| _____  | _____  |
| _____  | _____  |

Debtor 1 Anthony Matthew Herbert Case number (if known) \_\_\_\_\_

**Part 5: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

**X** /s/ Anthony Matthew Herbert  
Anthony Matthew Herbert, Debtor 1

Date 6/22/2021  
MM / DD / YYYY

**X** \_\_\_\_\_  
Signature of Debtor 2

Date \_\_\_\_\_  
MM / DD / YYYY

Debtor 1 **Anthony Matthew Herbert** Case number (if known) \_\_\_\_\_

**33. Other secured debts (continued):**

| Creditor               | Collateral                          | Does payment include taxes or insurance?                               | Average monthly payment |
|------------------------|-------------------------------------|--|-------------------------|
| ITC Millwork, LLC      | 2014 Blue Stone Court, Waxhaw, NC 2 | <input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | \$331.15                |
| National Funding, Inc. | 2014 Blue Stone Court, Waxhaw, NC 2 | <input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | \$622.16                |
| Wells Fargo Bank, NA   | 2014 Blue Stone Court, Waxhaw, NC 2 | <input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | \$169.86                |